

December

NATION'S

1944

# BUSINESS



WHEN WAR  
GOODS HIT THE MARKET

HOW TO RUN  
"A GOOD PLACE TO WORK"

BANKERS PREPARE TO  
SERVE SMALL BUSINESS



## Guarding the Home Front

● Over Union Pacific's strategic middle route, uniting the East with the Pacific Coast, flows an endless stream of troops and war materials.

Keeping this traffic moving is the job of all employees. That they are doing that job so efficiently is more than the result of training. It's also due to their patriotism and to their staunch belief that in America there must not be any

shackles on individual enterprise and initiative.

Along the "right-of-way" are hundreds of smaller town stations where the Streamliners and Limiteds seldom stop. Yet, the men assigned to those stations have a great responsibility. They must be constantly on the alert—safeguarding the movement of all trains. They are doing their part to speed victory.

*\*Safeguard the future by buying and saving war bonds.*



THE PROGRESSIVE

**UNION PACIFIC  
RAILROAD**



*In war or peace*  
**B.F. Goodrich**  
**FIRST IN RUBBER**



Photo courtesy of The Hallock Corp.

## Cars on snowshoes

*A typical example of B. F. Goodrich development in rubber*

**W**HEN there was danger that the Japs might invade Alaska the army needed a new kind of vehicle to travel fast on deep snow—or on ice, through water, swamps or on hard roads. It had to have "tank treads", not wheels, and it had to be so light it would "float" on snow.

B. F. Goodrich men had developed light rubber-covered treads for "half-track" vehicles, but even those were too heavy. Could they be made much lighter? Could "fins" be added to push against snow, but which still wouldn't touch ground on a hard road? Could they get the answers *quickly*?

For fastening rubber to metal, rub-

ber men had always used *molds*—and molds took six months to make. B. F. Goodrich developed a method of blowing the rubber on the metal with compressed air. It was faster and worked just as well. They designed new treads while an automobile company was designing the machine itself. The "weasel", as it is called, is one of the fastest things *off* wheels. They used it in France instead of Alaska, but the snowshoes turned out to be the best kind of sandshoes and mudshoes.

B. F. Goodrich research goes on in war or peace and applies to every kind of tire—passenger-car, truck, farm,

industrial. No tire is too good to be improved or too standardized to change when needs of users or materials available have changed.

Urgent military needs like this have caused a temporary shortage of truck tires. During that shortage, B. F. Goodrich dealers offer you special service to help make your present tires last longer. Let them help you, and when you must have new tires get those backed by this policy of constant improvement. The B. F. Goodrich Company, Akron, O.

**B.F. Goodrich**  
**Truck & Bus Tires**



WE HAVE THIS TO SAY ABOUT  
THE ALUMINUM INDUSTRY

Vastly increased aluminum production for war has made scores of fabricators and thousands of workers familiar with the workability and characteristics of aluminum.

*We welcome competition in the aluminum industry.*

These new fabricators and workers will help in the biggest task ahead—to find markets to consume a substantial portion of the nation's vastly increased aluminum productive capacity.

For more than fifty years, we have been carrying the responsibilities of research, development and distribution in pioneering this light, strong, versatile metal.

All of these years of experience were invaluable

in expanding the output of aluminum to meet tremendous war needs. And we are grateful that we were prepared to give this "know-how" when our country needed it most.

Now, with others to seek new applications—to perfect new fabricating processes—to join us in proving what aluminum can do—we see ahead even greater demands for the advantages of aluminum in building a better world.

To bring the advantages of aluminum to the greatest number at the lowest cost, Alcoa's 56-year-old research program will continue with its same broad and deep objective of developing sound facts upon which all users may rely. ALUMINUM COMPANY OF AMERICA, 2125 Gulf Building, Pittsburgh 19, Penna.

# ALCOA ALUMINUM





MORE THAN MACHINES  
WILL BE

# Unveiled after the war

When automobile manufacturers take the wraps off the machinery they stored at the beginning of the war, you also will find the petroleum industry unveiling new and better gasoline.

THE POST-WAR PURCHASER will expect a *basic-ally* better automobile than his present machine. That means more than refinement in body design, new accessories or features. It calls for better engines—*engines that will get more work from each gallon of gasoline.*

The basis for this fundamental improvement already exists. It lies in the development of automotive engines to take full advantage of the greatly improved gasoline which the petroleum industry will produce. For as war needs end, the high-octane components now being produced by refiners for use in military gasoline will find their way into civilian gasoline.

The opportunity that exists for substantial improvements in engine performance because of better fuels is by no means limited to passenger car engines. There is an equal opportunity in the commercial field as well.

Greater engine efficiency may take the form of increased mileage, better performance or a combination of both. In the long run, this will be decided largely by economic factors. But no matter which way the trend goes, the question of "How can we best utilize post-war gasoline?" will likely be both the No. 1 problem and the No. 1 opportunity of the automotive designer.

## ETHYL CORPORATION

Chrysler Building, New York City

Manufacturer of Ethyl fluid, used by oil companies to improve the antiknock quality of aviation and motor gasoline.



Carroll



Wartime progress by America's petroleum industry has paved the way for fundamental progress in post-war automobile engine design.



# Timely Business Studies

*for  
Executives*



The 16 recently-published George S. May Business Foundation Reports shown above present conclusive facts on important and timely topics of vital interest to management executives. Each report is a complete study, and may be of special interest to one particular industry, but content and treatment is such that material presented is of definite value to all executives. Write for copies of these timely business studies. They will be sent to you FREE when requested on your firm's letterhead. List of available previously-issued reports will be included with reports requested.

FACTS FOR  
BUSINESS

## THE GEORGE S. MAY BUSINESS FOUNDATION

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MONTREAL

122 E. 42nd Street  
NEW YORK 17



# Nation's



# Business

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NO. 12

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# AAF DUST CONTROL EQUIPMENT Follows the Flag-

IN THE AIR



Allied aircraft in every theater of war do a better job because their engines are protected against dust by special AAF intake filters. . . Clean air is important in U. S. tanks too. Special Roto-Clone ventilating equipment increases personnel efficiency and com-

ON LAND



fort. The Roto-Clone is an exclusive AAF development, in use by industry for 15 years. . . The loading and unloading of ships creates harmful dusts which must be arrested to protect cargoes. AAF filters are also used on submarines.

ON THE SEA

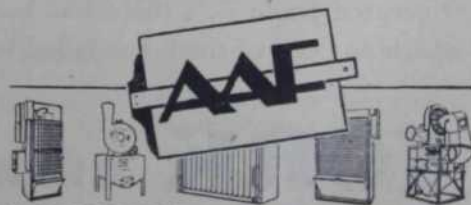


Second only to Victory—reconversion occupies No. 1 place in today's industrial planning. We are ready NOW to study your potential dust problems and recommend a solution. Write us—there's no obligation.

AMERICAN AIR FILTER CO., INC.

109 Central Ave., LOUISVILLE 8, KY.

In Canada: Darling Bros., Ltd., Montreal, P. Q.



ENGINEERED DUST CONTROL





# COLD CARGO

**COMPLETELY REFRIGERATED SHIPS**—"C<sub>2</sub> Reefers"—play an important part in bringing fresh foods to our Armies overseas. Built by Moore Dry Dock Company and equipped by York Corporation, these floating cold storage warehouses, held at a temperature of 15°F., are a major factor in the fighting efficiency of our Armed Forces.

Here is what an official of United Fruit, the operating company, said regarding performance: "Their reliability has been outstanding, particularly under the exacting requirements of the quick turnaround that is one of the major demands made in the refrigerated trade . . . there has been no instance in which any one of them has failed to deliver its cargo

at destination in perfect condition—and on time."

Yet York equipment serving in our fleet of refrigerated ships is but a *part* of the total refrigeration tonnage necessary for the maintenance of our Armed Forces. Self-contained refrigerating units on landing craft, in trucks and on trailers bring fresh rations from beachhead to battle zone.

On ship and on shore York equipment is serving with our Armed Forces. In many cases requirements have called for new and superior techniques. Wartime developments will be reflected in materially improved air conditioning and refrigeration for a peacetime world.

York Corporation, York, Penna.



## YORK REFRIGERATION AND AIR CONDITIONING

HEADQUARTERS FOR MECHANICAL COOLING SINCE 1885



# BACK AGAIN



## ALL ELASTIC



### PARIS GARTERS

NO METAL CAN TOUCH YOU

● Give your legs and looks the best of it! These all elastic Paris Garters are "tops" for value, comfort, service. Ask for Paris by name. Look for the famous "Paris Kneeling Figure" trade mark on the package. When you say "I want Paris" you exercise your right to choose what you use. Trust the trade marks which have stood the test of time. Paris Super Quality, All Elastic Garter, \$1. Other Paris styles: 55c to \$1.50.

A. STEIN & COMPANY • Chicago • New York

# Through the Editors' Specs

## Ex-WPB Wilson looks ahead

FORTY-TWO pages make a long speech in any language.

Charles E. Wilson, president of General Electric and former executive vice chairman of WPB, prepared a speech that long for G.E.'s sessions on "Blueprint for Action," a postwar conference for utility executives.

Mr. Wilson didn't get to give his speech because the meeting was called off by the Army and Navy who felt the meeting might have "diverted attention from war production." If the talk had been delivered, however, no one would have fallen asleep.

Judged by excerpts, it contains some of the most challenging ideas heard from a business leader in many moons. Thus:

"There have been too many pat statements that consumer products and services will have to cost 25 per cent or 30 per cent more after the war because labor costs are up. That is shallow and passive thinking.

"So far as our own organization is concerned we have no intention of accepting it simply because there are pent-up demands and a prosperous ready market."

Prewar prices will be the policy of the company, Mr. Wilson added. Present take-home wages will be maintained as far as possible even on the 40-hour work week.

Equipment will be developed for the "poor industries" to raise their productive efficiency.

The company will decentralize its plant. "We think industry has a responsibility to itself and the country to spread out."

And here is a choice bit on the anti-trust laws:

"These laws have been wisely interpreted by the courts in most cases because the courts have sought to apply them in a reasonable manner. But I submit that it is a very expensive and exhausting process for business when it

has to spend millions in defending itself in order to get a reasonable adjudication in the end from the Supreme Court."

## Chains to seek personality

FOOD chains have recently recovered some of the ground lost to independents during war time but are not going to sit back and depend on this new current to carry them where they want to get. This was evident in the deliberations of the National Association of Food Chains at Chicago.

The old J. C. Penney idea is to be applied, and store managers will have a greater stake in the success of the corporate units through pensions, health and accident insurance, profit sharing, etc. "Store personality" is the goal because that is where the big companies believe the independents have gained their advantage during troublous times.

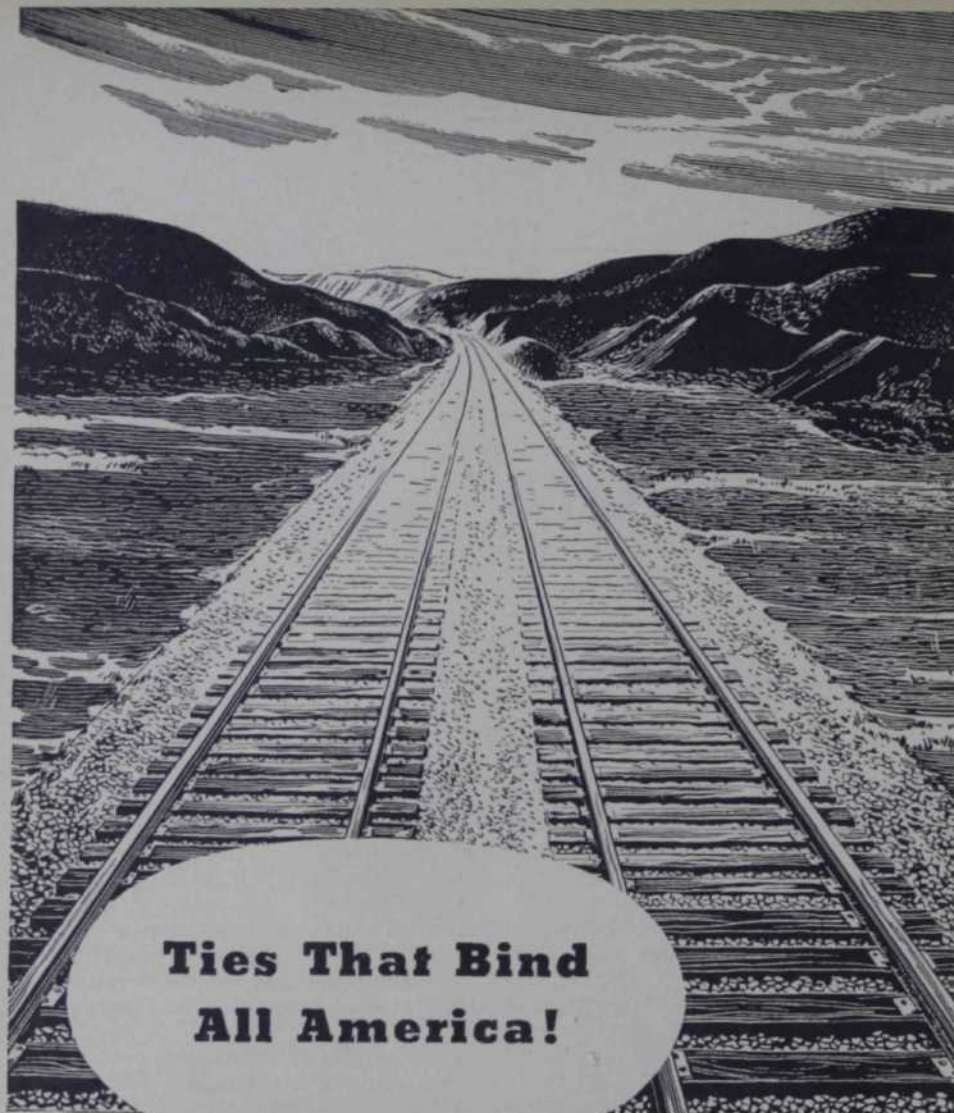
It was no theoretical situation that faced the chains a few months ago. From having 35.5 per cent of food store sales in the first quarter of 1942, their share fell to 30.5 per cent in the first quarter of 1943 and eased still further to 29.2 per cent in the same period this year. The low point was 28.9 per cent for the fourth quarter of 1943, according to Commerce Department figures.

Of course, there were special conditions which worked against the chains during war time. The emphasis switched from price to supply and the big companies could not take chances with regulations. These handicaps are regarded quite generally as temporary. Nevertheless, the chains are taking no chances, particularly as the expansion of supermarkets might mean still greater loss of store personality.

## Pipe dreams

NOTIONS which have yet to reach a drawing board will not help employment or business conditions in the transition period from war to peace, and building





## Ties That Bind All America!

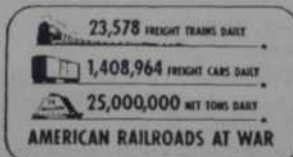
**W**HEREVER you are, along these endless bands of steel, you're close to all America. For into every corner of the Nation are laid the tracks and ties of our railroads.

Whether you're a New Yorker eating fresh fruits grown in the far west, a Texan building an oil well with steel from the "Erie Area", or a Westerner wearing eastern made shoes, the railroads are playing an important part in your life.

For this broad Nation has been welded together by the ties that bind all America.

Over 231,000 miles of track reach into every section of fertile plain, desert or mountain range. In every home, in some way, the influence of this vast system of railroads has been felt.

In peace, through wars, in times of prosperity and depression, the railroads have pioneered, served and kept pace with a growing Nation. And the continued success of the railroads is an essential part of the American way of life.



# Erie Railroad

BUY WAR BONDS AND STAMPS



ONE OF AMERICA'S RAILROADS—ALL UNITED FOR VICTORY!

contractors have brought forth the results of a survey to illustrate where things stand in state and local public works projects. The Associated General Contractors of America, Inc., urge a speeding up because, as H. E. Foreman, their managing director, explains, it usually takes more time to bring plans to the start-work stage than to complete the job.

The survey quoted was made by the Federal Works Agency for the House Committee on Postwar Economic Policy and Planning. Total value of plans is \$12,718,371,000 of which only seven per cent are in the completed stage. Some 13 per cent are in the design stage, 30 per cent in the preliminary stage and 50 per cent are merely ideas. Topping the list of completed plans is \$258,079,000 for sewer, water and sanitation facilities. Airports, incidentally, are lowest on the list at \$28,296,000.

Some of the delay in project design, Mr. Foreman notes, is due to the lack of definite policy with respect to federal assistance.

"There is also a need," he adds, "for a prompt definition by Congress of the field of public works after the war so that private enterprise could know in which fields it would be free to function and in which fields it could expect government competition."

Since building is expected to be the bellwether of postwar prosperity, it does not seem too much to ask for these decisions and prompt ones. At the peak of the construction boom in 1927, 3,497,000 persons were employed in the industry.

## Christmas gift No. 1

"GIVE to the Yanks Who Gave" is a Christmas slogan this year. Leading stores are backing it up with special window and counter displays. Legion posts took the pass from Eddie Cantor and they want to score plenty of touchdowns by having gifts flow to wounded veterans in local hospitals.

Joe Meek of the Illinois Federation of Retail Associations asked in his bulletin:

"What would be worse than a veteran on Christmas Day with nothing but a wound to show the appreciation of his fellow countrymen?"

So stores contacted Legion posts and nearby hospitals to find out what types of gifts are most suitable and are running the displays. Each gift will carry a description on its holiday wrapping so that it will get to the right veteran. Many a leg and arm was left in Africa, Italy and in Pacific jungles.

## Blue pencil for selling costs

FROM the salesman who is called on the carpet to answer awkward questions about his expense account, there won't be the slightest whisper of applause for the suggestion made recently by Alvin E. Dodd, president of the American Management Association. Mr. Dodd remarked in his bulletin that pressure for lowering costs is always on the



production department but the sales department "just goes rolling along" like Ole Man River. He excepted some companies but for the others, suggested that the compensation of sales executives might be adjusted for cost reduction as well as actual selling results.

That item in the association bulletin brought lots of comment and requests for reprints. The reprints, it seems, are desired for distribution to salesmen so that Mr. Dodd might be well advised to stay out of Pullman smoking rooms.

### To meet that blitzkrieg

PLANT LAYOUT and location are absorbing concerns of industry while it marks time on reconversion. Studies along both these lines are aimed at preparing companies for the competitive blitzkrieg which is expected to appear even in the midst of a postwar boom.

Layout is that old friend streamlining, to cut production costs. Location is the spotting of plants closer to markets so that distribution costs may be shaved a per cent or two. Streamlining means new plants and, often enough, not government-owned plants which, even if suitable, might require some time to clear and rearrange.

In plant location the trend toward increasing distribution savings through decentralization of manufacturing was observed before the war. It will be accelerated in postwar operations with a sharp eye turned toward transportation developments.

### Ad technique and prices

WHATEVER gripes business men may raise against OPA, there is nevertheless a real, if reluctant, admiration for the way Administrator Chester Bowles presents his case from time to time. He took hold when the price machine was wheezing in every cylinder and headed, as many thought, for the junk heap. Congress, however, received a demonstration of how an advertising expert goes to work on his product—and a sale was made.

The current Bowles production is an eight-page memorandum to all members of OPA advisory committees, titled "Our Pricing Objectives in the Reconversion Period." The facts are marshaled neatly and persuasively and six charts drive home the arguments.

Industry prefers the percentage formula advanced by Mr. Byrnes, who would thus make allowance for the increase in costs since 1942, but the Bowles presentation illustrates why OPA is still rolling along and is not on the scrap pile.

### Sticking to their last

A LOT of manufacturers, both old and war-born, are adding new and old products to what they plan to make when the war ends and "gadget hunting" is almost as popular as putting national income figures together. Some of these enterprises will undoubtedly prove suc-



## INSTALLED 280 YEARS AGO



## STILL IN SERVICE

In the year 1664, the King of France ordered the installation of a cast iron water main to supply the town and parks of Versailles. Unless recently bombed out, this water main, a section of which has been photographed as shown

above, is still in service. The long life of cast iron pipe, its low maintenance cost and its salvage or reuse value, are reasons why more than 95% of the water mains in the United States are cast iron mains. They serve for centuries.

NO. 1 TAX SAVER



CAST IRON PIPE RESEARCH ASS'N, T. F. WOLFE, RESEARCH ENGINEER, 122 S. MICHIGAN AVE., CHICAGO 3

# CAST IRON PIPE SERVES FOR CENTURIES



Have you sent

your Christmas packages?

MAKE

December 1<sup>st</sup>

YOUR SHIPPING  
DATE!



**THE PUBLIC** and industry, with fine spirit, have cooperated with us in expediting Christmas gift shipments. This is a final reminder to make December 1st the day by which you have forwarded your gifts, particularly to out-of-town addresses. Your government requests it so that there will be no interruption in the flow of material needed by our armed forces.

The nation-wide Railway and Air Express Service welcomes its annual responsibility of making Christmas a happy occasion for millions by delivering shipments safely and on time. Remember, please, to wrap carefully — address clearly — call us early.

MAKE AN  
INVESTMENT  
IN AMERICA



BUY THAT  
EXTRA  
BOND NOW

NATION-WIDE

RAIL-AIR SERVICE

cessful while a great many may not last out the postwar boom, particularly if they stem merely from hunches or the desire to use idle capacity without troubling to find out where sales are coming from.

A new product is news, of course, but maybe there is more news in the announcement these days that a manufacturer intends to stick to his last. Zenith Radio Corporation makes just that announcement. "Radionics exclusively." It adds:

"No spreading out into unrelated fields like refrigerators, washers, electric irons, cooking ranges and vacuum cleaners. Zenith has no intention of competing with lifelong specialists in those fields."

#### Pilot tests for research

WHAT A RECENT "researching-of-researchers" study discovered was something industry and advertising already know and practice. Big industry starts with a pilot plant to catch and remove the bugs from production. Large scale promotion first tries out the product in test markets.

The survey brought back an urgent plea from their field research men for a substantial test of all steps before the complete study is launched. A. S. Bennett Associates, New York, found out that 76 per cent of the field workers were critical of the usual questionnaire and 22 per cent complained of instructions. Dependability of results was assailed by 40 per cent.

Since millions will go into marketing expenditures when the postwar campaigns start, perhaps industry and advertising will seek the use of their own device and back up the field workers on pre-tested research.

#### Coming fuel battle, continued

FRED DENIG, vice president of Koppers Company, reminds us that coke will make the warmth of its presence felt, to say the least, in "the coming battle of the home fuels."

In 1940, about 9,000,000 tons of coke were used for house heating—a jump from practically zero tons 25 years ago, Mr. Denig points out.

"Among conveniences available to the householder after the war," he adds, "will be a completely automatic heating unit that feeds coke from the bin, removes ashes—and controls temperature. In many cases, the driver who delivers the coke will haul away the ashes."

G. W. Parkton of the Dalton Supply Company, Clarks Summit, Pa., writes to say that he has invented a completely automatic "Compound Boiler" which "will heat the average home all winter and supply hot water all summer with no more than five tons of rice coal."

"The boiler differs from the conventional type," Mr. Parkton explains, "principally through arrangement of heating flues and the passage of heated gases over a considerably greater area of heating space."





## How to start a *Treasure Hunt* in your business

### If You . . .

pay out money  
collect money  
sell anything  
bill orders  
manufacture anything  
make shipments  
take inventory  
write payrolls  
address anything  
write anything repeatedly

**ADDRESSOGRAPH  
CAN SAVE YOU MONEY**

**W**HY not start a "treasure hunt" in your business? Search out ways in office and factory to improve efficiency and cut costs in every department. Many companies find scores of money-saving applications in every department of their business—find new ways to compete better in the postwar period—new ways to regain lost markets, capture new ones.

It's just as profitable to save a dollar as to make a dollar—and often much easier.

Wherever paperwork is done, whenever anything is written more than

once, there's an opportunity to save with Addressograph simplified business methods. For Addressograph fits itself into small business and large, into every department—payroll, purchasing, billing, factory production, sales, advertising, and so on. Addressograph can be adapted to any system to take over the tedious job of repetitive writing with 100% accuracy and at lowest possible cost.

Our Research and Methods Department will help you institute a "treasure hunt"—show you how the simplified business methods of Addressograph (and Multigraph, made by the same company) will uncover dollars buried in paperwork. Telephone our local agency or write Addressograph-Multigraph Corporation, Cleveland 17, O.

# Addressograph

TRADE MARK

**SIMPLIFIED BUSINESS METHODS**

Addressograph and Multigraph are Registered Trade Marks of Addressograph-Multigraph Corporation





*Another big rush  
on Long Distance lines  
this Christmas...*

It was a big rush last year. It may  
be even bigger this Christmas.

So please help keep Long Distance  
lines clear for essential calls on  
December 24, 25 and 26.

War still needs the wires—even  
on holidays.

BELL TELEPHONE SYSTEM





# Pint-size husky



*This is a story about "Boy Meets Gear." It began in 1934, when Little Andy there was building up muscle he now needs at the wheel of an armored truck. And at General Motors, men were working on a special little gear that turned out to be one of Andy's best friends when war's pinch came. Let's see what happens.*

\* \* \*

Ten years ago General Motors engineers were working over a new rear-axle gear that was lighter, stronger—and lower than they had ever used before. Its first purpose was to give your car a flat floor board, a smarter design, and lower over-all height.

It was called the hypoid gear and it did its job well. But it also

proved so tremendously strong that it graduated into trucks for heavy overloads and extra duty.

When war struck, the hypoid gear answered the same bugle calls a grown-up Andy did. Because it proved so sturdy in hard use, government engineers wrote it into many of their specifications for trucks and military vehicles.

So when war pictures show General Motors trucks climbing in and out of shell holes, clawing up frightening grades, scrambling through sand banks and mud holes—thank a little driving gear about the size of an apple. It takes all the power those big engines can put out and sends it into the wheels

that have taken millions of Andies wherever they need to go.

Here's one of many such examples of American ingenuity that flowered in industry because, in our country, men are rewarded for handling the tough jobs.

This idea helped put our country at the top in conveniences and human comforts. It has proved superior to every other system in wartime. And it holds the certain promise of more and better things for more people in the new world that lies ahead.

## GENERAL MOTORS

"VICTORY IS OUR BUSINESS"

CHEVROLET • PONTIAC • OLDSMOBILE • BUICK  
CADILLAC • BODY BY FISHER • FRIGIDAIRE  
GMC TRUCK AND COACH

Every Sunday Afternoon  
GENERAL MOTORS SYMPHONY OF THE AIR  
NBC Network

MAKE  
VICTORY COMPLETE



Buy More War Bonds





# A LIFT TO THE TAXPAYERS, TOO



**I**N THIS WAR the railroads have done twice as big a transportation job as in the first World War.

But they are doing another job which may not be so well known, as is shown by these contrasting facts:

*In the last war, the operation of the railroads took money out of the United States Treasury.*

*In this one, the railroads are putting money into the Treasury.*

In the last war, when the Government took over the railroads, even though freight rates and passenger fares were raised, Congress had to appropriate more than \$1,600,000,000 to meet deficits.

In this war, the railroads have been managed by their owners. A far bigger and better transportation job has been done. And, since Pearl Harbor, the railroads have turned into the

United States Treasury the tremendous sum of \$3,250,000,000 in taxes—and today are paying federal taxes at the rate of nearly \$4,250,000 every 24 hours.

And, on top of all this, the railroads in the same months since Pearl Harbor have paid for the support of state, county and city governments another \$750,000,000 and are today paying state and local taxes at the rate of \$800,000 per day.

That's five million dollars a day paid in taxes—ten times as much as the owners receive in dividends.



## AMERICAN RAILROADS

ALL UNITED FOR VICTORY





## "Imagine a world airline with those 20 new *Martin Mars Transports!*"

Yes, just imagine an airline equipped with 20 huge Mars flying boats like those now being built for the U. S. Navy! World's largest planes, they weigh 82 tons, ten tons more than the original Mars. World's safest overocean aircraft, they can take off or land at sea. World's most efficient planes, they will operate at the unbelievably low cost of 10 cents per ton mile!

### What 20 Martin Mars Could Do

Operating as a fleet of luxury liners, 20 Mars transports could afford complete living facilities for 1600 passengers on non-stop flights of 24 hours duration. As cargo ships, they could rush 400 tons of freight to any spot on earth in 3 days or less. And as mail carriers they could speed 20 million letters to Europe in a few hours. Supreme in

the skies, these great aircraft are opening a new era in transportation!

### Tested And Proven

No untried, visionary design, the Mars type has been tested and proven in grueling wartime service with the Navy. Victory will find Mars production lines fully manned and tooled to assure prompt delivery and minimum production costs. No wonder Martin Mars transports are known as, "the answer to an airline's prayer!"

THE GLENN L. MARTIN COMPANY,  
BALTIMORE 3, MARYLAND

THE GLENN L. MARTIN-NEBRASKA COMPANY—OMAHA

**Martin**  
**AIRCRAFT**

Builders of Dependable Aircraft Since 1909

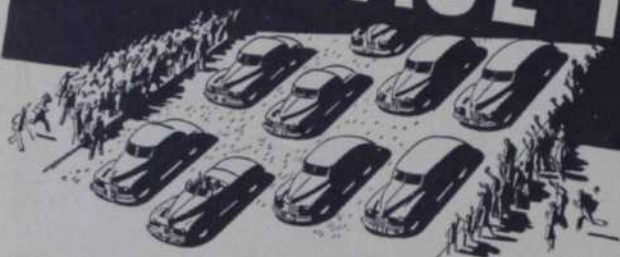
### Just How Big Are The New Mars Transports?

- If stood on one wing, the Mars' other wingtip would tower 200 feet into the air . . . as high as a 20-story building.
- Mars' wings are so thick that crew members can enter them to service engines while in flight.
- These Mars transports each have a cubic content equivalent to a 14 to 16 room mansion.
- Each Mars contains 1½ million rivets—4¾ miles of wiring—¾ of a mile of piping—18 inter-plane phones.
- When fully fueled, these ships carry a tank-car of gasoline for their 4 huge engines.



Acclaimed by those who drive the most:

# "A GREAT MILEAGE TIRE!"



FOR A TRUE appraisal of what synthetic rubber tire is best, the most dependable jury is those drivers who are giving it a real workout.

Today that means war workers, doctors, police and firemen, taxi drivers, contractors, farmers and other essential car users who are still driving close to prewar mileages.

From such folks we are receiving, here at Goodyear, numerous letters that again and again echo praises like these:

"All doubts about synthetic tires dispelled by performance of Goodyears during past year." "Goodyears delivering mileage comparable to prewar tires." "Goodyear has made tremendous strides in perfecting synthetic tires." "As you say in Goodyear ads, it must be know-how!"

Such enthusiasm is justified, we think you'll agree, by the typical mileage reports quoted at the right. These figures speak louder than words in saying: *it is not so much the materials but how they are put together that counts most in building synthetic rubber tires.*

Our skill in building such standout tires from man-made rubber is deep-

rooted in the Goodyear Research Laboratory's twenty years of experience in developing and fabricating synthetics, combined with knowledge gained in building far more tires than any other manufacturer.

If your dealer cannot supply you at the moment with these stalwart new Goodyears, it is because the demand for Goodyear quality is greater than ever today. It will pay you to wait a day or two until he is restocked — *if you want the world's first-choice tire.*

BUY WAR BONDS—BUY FOR KEEPS



Today as for the past 29 years:  
**MORE PEOPLE RIDE ON GOODYEAR TIRES THAN ON ANY OTHER KIND**

## TYPICAL REPORTS FROM THE NATION-WIDE JURY

- 30,800 MILES — still in use —  
*Taxi Driver, South Carolina*
- 17,000 MILES — still in use —  
*War Worker, North Carolina*
- 15,000 MILES — still in use —  
*Newspaperman, Indiana*
- 22,569 MILES — still in use —  
*Fire Chief, Tennessee*
- 25,000 MILES — still in use —  
*Grocer, Tennessee*
- 19,262 MILES — still in use —  
*Oil Worker, Oklahoma*
- 18,700 MILES — still in use —  
*News Distributor, Texas*
- 29,000 MILES — still in use —  
*Police Chief, Iowa*
- 18,000 MILES — still in use —  
*Aircraft Worker, Ohio*
- 20,427 MILES — still in use —  
*Police Chief, New York*
- 15,000 MILES — still in use —  
*Contractor, Minnesota*
- 26,677 MILES — before recapping —  
*Taxi Company, Wisconsin*
- 23,000 MILES — before recapping —  
*Shipbuilder, Maine*
- 20,000 MILES — still in use —  
*Poultry Supplier, Virginia*
- 21,692 MILES — still in use —  
*Oil Well Supplier, California*
- 18,000 MILES — still in use —  
*Rancher, Colorado*
- 35,000 MILES — still in use —  
*Expressman, Iowa*
- 15,000 MILES — still in use —  
*Tax Collector, Louisiana*
- 16,000 MILES — still in use —  
*Farmer, Mississippi*
- 30,000 MILES — before recapping —  
*Baggage Delivery, Montana*
- 35,247 MILES — still in use —  
*Serviceman, New York*
- 33,000 MILES — before recapping —  
*Taxi Company, Ohio*
- 24,473 MILES — still in use —  
*Aircraft Worker, Oklahoma*
- 31,800 MILES — still in use —  
*Mail Carrier, Texas*
- 16,500 MILES — still in use —  
*Game Warden, Texas*

## OUTSTANDING FEATURES THAT MAKE GOODYEAR SYNTHETIC RUBBER TIRES WEAR LONGER

1. PREWAR QUALITY LOW STRETCH SUPERTWIST CORD CARCASS — greater protection against bruising and cracking.
2. SCIENTIFIC DESIGN keeps tread under compression, improving wear and providing greater resistance to cutting.
3. PROVEN NON-SKID TREADS — designed to give maximum cooling essential with synthetic rubber.
4. DOUBLE CORD BREAKERS absorb and distribute road shocks.
5. BEADS — designed to fit rim securely, reinforced with high carbon steel.
6. HIGHEST QUALITY COMPOUNDS, products of Goodyear's 44 years' research and experience.

Supertwist—T. M. The Goodyear Tire & Rubber Company

# GOODYEAR

THE GREATEST NAME IN RUBBER



# MANAGEMENT'S

## Washington LETTER

A last minute roundup by a staff of Washington observers of government and business

► FOREIGN AFFAIRS take undisputed first place on Administration's list of things to be done in 1945 and 1946.

General disposition in highest administrative circles is to let domestic policies and programs coast along; to cool the hot-boxes and alleviate acute business dislocations as they develop; but overwhelming preoccupation of the Fourth Term is "a new world order." To that, every other problem is subsidiary.

► PRESIDENT ROOSEVELT'S world program likely will develop in three phases: (1) finish the war; (2) establish and batten down a modified League of Nations and World Court sustained by an international police force; then (3) complete the world rehabilitation and reconstruction program under Lend-Lease and by breathing life into United Nations Relief & Rehabilitation Administration (UNRRA), Bretton Woods memoranda, world food agreements (Hot Springs), international aviation accord (Chicago), and Atlantic City social security charter framed by International Labor Office.

► LEND-LEASE LAW permits war production contracts to be made through June '45, but allows fulfillment through June '48.

British sentiment transmitted to White House is: "We trimmed our economy down to give U.S. time to get ready; a square deal between Allies requires continued lend-lease after end of war in Europe, until Britain's economy is restored to normal productive capacity."

► WAR MOBILIZATION DIRECTOR BYRNES has been the actual, operating Domestic Affairs President of the U.S. for past 18 months.

Bureau chiefs and administrative heads in the war agencies are pretty much stymied in shaping future development of

economic controls, principally because of President's complete preoccupation with foreign affairs.

This probably means a period of drifting and catch-as-catch-can application of WPB, OPA, and WFA programs, until new domestic policies may be outlined in Message to Congress in January.

Only most pressing domestic problems can be brought to White House attention over current pressure of foreign developments.

► FEDERAL TAX REVISION appears definitely off as regards rates to be paid on 1945 income.

Interim Congress now in session has 86 "lame ducks" in House. Secretary Morgenthau insists new tax bill, if any, should be presented to the new Congress.

But Social Security tax rates, now frozen at 1 per cent of pay roll by both employee and employer until Dec. 31, 1944, probably will be frozen again at that rate for year 1945—by a simple continuing resolution of House and Senate.

Outlook is that prevailing excess profits rates will apply to all 1945 earnings.

► TAX RELIEF under excess profits section has been codified by Internal Revenue.

In handling 271 relief applications, Treasury cut down 234, granted 21 in full, and gave 14 relief greater than sought, denied 2 outright.

New 200-page summary of decisions and rulings under Section 722 is now available through your local Collector.

► NEW PAYROLL TAX FORMS must be filed with employers by December 1. These forms (W-4) authorize payroll deductions after proper family exemptions under 1944 amendments.

New rates become effective January 1, 1945, but amended forms must be filed with employer a month earlier. New form must be executed by each person on payroll.

Between January 1 and 31, each employee must be given a summary receipt of total taxes withheld in 1944 (W-2).

► CANCELLATION OF WAR CONTRACTS now totals \$21 billions, or about 7% of total commitments since June 1940.

Prime contracts cancelled number 37,000. Most paid within 6 months.

Total deliveries on war contracts through November were \$245 billion; un-



finished portions remaining were \$80 billions; new contracts let, now running about \$800 million a month.

Office of Contract Settlement reports: "V-E Day will bring terminations exceeding \$20 billions, most of which will come within 3 months."

► FOOD INDUSTRIES have suffered sharp cut in profits per dollar of sales.

Wartime retail ceilings, with farm products moving consistently upward, have reduced dairy net after taxes from 3.5% of sales in 1939 to 2.2 in 1943; flour mills from 6.3 to 3; bread, from 4.3 to 3.3; cookies and crackers from 9 to 4.1; similar results in meat packing, candy, confections.

In all food industries, solvency has been maintained by drastic reduction of selling and administrative expenses.

In the dairy industry, for example, these expense items were 8.5% of sales in 1939 and 5.6 in 1943; canning, from 15.7 to 9.6; milling from 15.6 to 9.6; meat packers, from 18.3 to 13.7; sugar refiners, from 5.1 to 4.2; bread from 29.7 to 23.4.

These figures mean that, under present costs and ceilings, and with normal selling expenses, most food industries would be in the red.

► NEW WLB POLICY gives officers of labor unions "top priority" in war plants, which makes them last workers subject to dismissal following contract cutbacks.

Official text of new policy: "Union officers, during their term of office, shall be deemed to have more seniority than all other employees in the plant." (Glenn L. Martin Co., Case III-7696-D)

► SPECIAL TRADES AND SKILLS taught by Army and Navy cover 600 industrial job classifications.

To help you fit returning service men into right jobs, a new 500-page book (available through War Manpower Commission) lists all wartime training in relation to peacetime job classifications: Example, many tank corps men are highly skilled auto mechanics; signal corps men are ready for communications jobs; supply corps men have had rich training in scheduling, distribution, accounting.

► TELEVISION TROUBLES will be alleviated by resignation of James L. Fly as Chairman of FCC.

Radio engineers had been working for ten years on technical problems in as-

signed broadcast band. Then Fly came forward with proposal that television be assigned a whole new range in the radio spectrum.

Adjusting equipment and broadcasting techniques to proposed new band would have been a 5-year engineering job.

Reorganization of FCC means television can be released commercially as soon as WPB lifts material controls—a new industry to match radio development in the early '20's.

Wartime progress in electronics has telescoped 25 years' television progress into past 3 years.

► RADIO TUBES make up one of the biggest backlogs of civilian goods suspended by war needs, says WPB; predicts that "military cutbacks will be replaced by civilian demand for at least 115 million radio receiving tubes...." (About 18 months' production at current rates.)

► AIR CONDITIONING INDUSTRY faces a postwar market approximately 3 times best prewar year, according to estimates reported to Commerce Department.

Local sales and service agencies promise a new nationwide field for smaller enterprisers, much like present gasoline stations, radio shops, electrical appliance stores.

Construction experts estimate that within 5 years, half the newly built homes in U.S. will be air-conditioned throughout. This industry faces no complex reconversion problems.

► COFFEE TRADE is troubled by developing price hold-up in some Latin-American producer countries; fears Brazil's refusal to ship freely may compel resumption of coffee rationing in U.S.

Under Inter-American Coffee Agreement, every shipping country is assigned a fixed annual tonnage; when one country fails to fill its quota, U.S. may not shop around for needed supplies in other countries which already have shipped their full quotas.

Now that a sellers' market has developed in coffee, Brazil wants free pricing; is using price-stabilization agreement to enforce her demands.

► HOUSING DEFICIENCY increased again this year with construction of only 133,400 family units during first 9 months (both public and private) compared with 276,000 same period of 1943.

Labor Department estimates total housing construction in 1944 at 160,000



units—"less than one-fourth of the 1941 peak."

Total federal war housing since 1940: 534,447 dwelling units, 165,175 dormitory units, 76,532 trailers.

All this emergency construction represents barely one-fourth our normal peacetime needs in new housing to accommodate average population increase.

National Association of Real Estate Boards and National Association of Home Builders have petitioned National Housing Agency to give all building priorities to private construction, at least until private building doubles from present rate to normal.

► 1945 FARM PRODUCTION GOALS will be set in a series of State conferences during December.

WFA asks for an increase of 4 million acres next year, including 2 million additional acres of wheat.

U.S. beet-sugar acreage will be increased 50% by government guarantee of war prices, making 1945 planting 1 million acres.

Diplomatic sources express confidence that larger planting goals would assure enough food to continue lend-lease operations in food for at least one year after VE Day.

► WRAPPING AND PACKAGE materials must continue under government allocation at least 6 months after VE Day; military requirements now consume half of total U. S. production.

"A jeep requires one-third of its weight in packaging material, and a cargo trailer must be protected in shipment by packaging that amounts to more than half its weight....Cartons produced for overseas military shipments must be 15 times stronger than normal domestic supply."

Intensified efforts to salvage waste paper and reuse cartons offers the only hope of tiding over civilian supply.

► LEATHER SUPPLY is becoming critical, particularly for sporting goods and heavy specialty items; Advisory Committee recommends continuance of war controls after VE Day.

Army and Navy demand for baseball equipment and similar recreation goods already has over-reached allocation of 82% of 1942 hides to specialty tanners.

Because of high feeding costs, livestock producers have been rushing steers to market; result, average cow hide at tannery in 1944 is 8 pounds lighter than

in 1943—a shrinkage not taken into account in WPB's basic leather allocations.

► NEW EXTORTION RACKET has been discovered by OPA; phony price inspectors gain access to retailers' books, find presumed violations of OPA orders, accept cash "bond" in settlement.

Bowles warns that every authorized OPA agent carries U. S. credentials with photograph and signature.

When in doubt, retailer should ask for identification card, then require "agent" to duplicate the signature.

► WASHINGTON BUSINESS BRIEFS: Commerce Department reports U. S. business enterprises suspended during 1942 and 1943 totaled 501,000—97% of which employed fewer than 8 persons; 60% of total casualties were retailers....Cabinet changes will be delayed until after January inauguration; Wallace, not Hillman, will be the CIO spokesman in White House official family....Brookings Institution study ("Civil Aviation and Peace") concludes trans-ocean air travel would pay out at 3 cents per passenger-mile....Universal military training policy for postwar era, supported by recent referendum of U. S. Chamber of Commerce members, will be debated by Congress next spring, as part of the 1946 Army-Navy appropriations program....Director General Lehman's personal inspection of UNRRA operations in Europe was partly the result of Russia's demand that all groups branded as collaborators with Nazi invaders be denied relief....Shortage of photographic paper is delaying some V-mail....To alleviate growing shortage of farm machinery, Office of Education offers a new vocational film on horseshoeing....Army has perfected an artificial eye of synthetic resins, lighter than glass; gives perfect color matching; is gripped by socket muscles to give movement rather than old glassy stare....Military surgeons find golf a top-notch rehabilitation activity for victims of battle-fatigue; WPB has removed all controls from golf-club production for military services and Veterans Administration; civilian production remains under CMP....Brazil rules that her \$30-million contribution to UNRRA relief fund must be spent in Brazil....Spring fashion note: With revocation of M-174 (elastic fabrics for inner garments) WPB anticipates feminine silhouettes soon will be more chic and trim.





BUY MORE WAR BONDS

## Serving the nation's dairymen for 40 years

America's most perishable vital food must not tarry on the way to market . . . the cost of hauling it must be held at a minimum, too . . . and because Reo has always been famous for swift, dependable, low-cost transportation, it has been popular equipment with milk farmers and creamery men for 40 years. Today, Reo is making the finest trucks and tractor units in its history—a fact being demonstrated to the Army, Navy, and the Army Air Forces on the battlefronts of the world. A limited quota of these precision-built medium and heavy-duty Reos has been released for civilian use. See your Reo dealer for details.

REO MOTORS, INC., LANSING 20, MICHIGAN

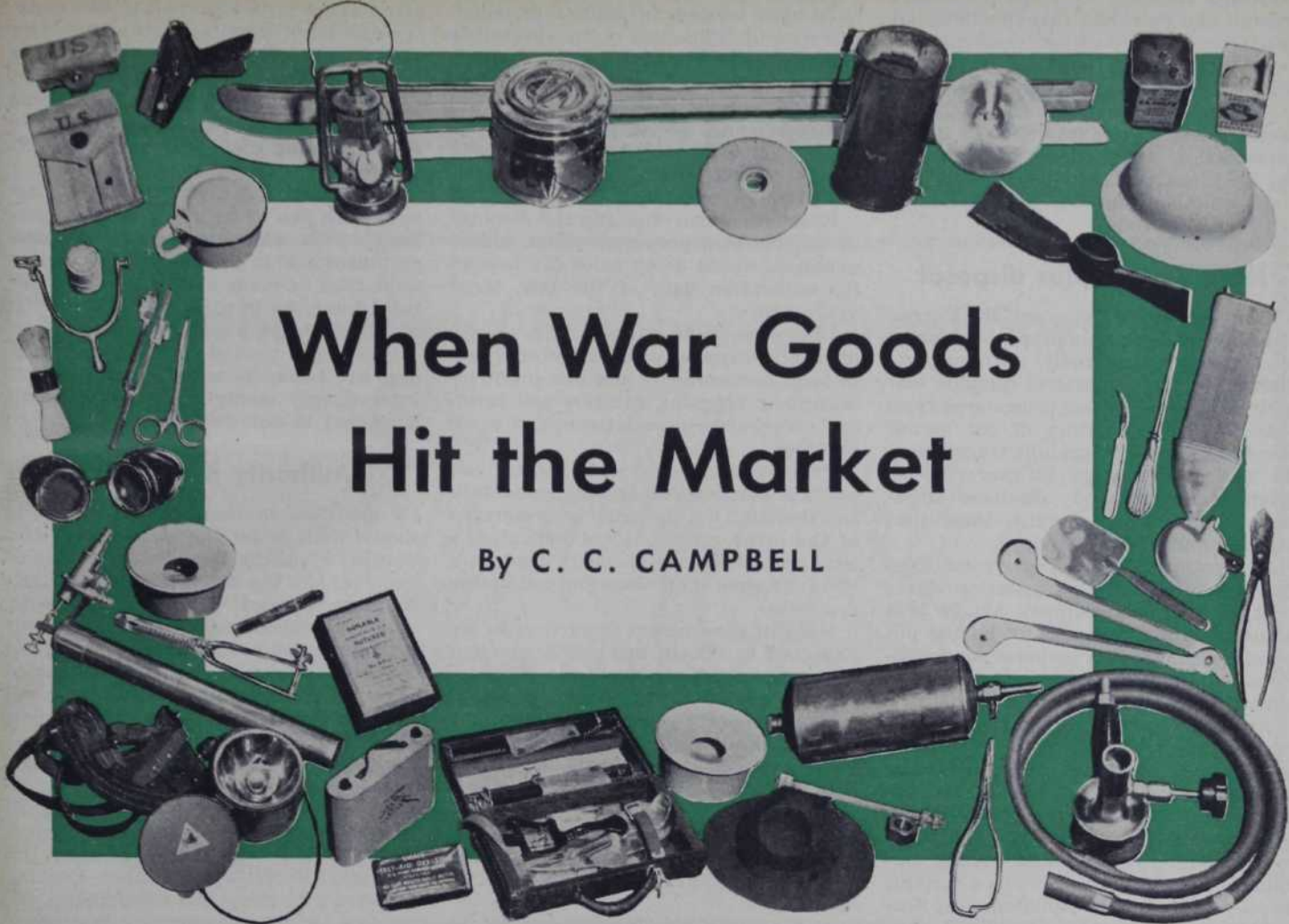
Factory Branches in Principal Cities



# REO

1904 • AMERICA'S TOUGHEST TRUCK • 1944





# When War Goods Hit the Market

By C. C. CAMPBELL

ONE THOUSAND 60-inch searchlights have been declared surplus and Washington holds them for sale to the highest bidder. However, there is a slight difficulty—there are no bidders.

Surplus disposal officials wonder if there ever will be, for who, outside the Armed Services, has any practical use for 60-inch searchlights? To date, Washington has considered ships, harbor installations, airports and prisons, without arousing enthusiasm. Sooner or later, some place may be found for them, as it has been for many other items which seemed impossible, but there is bound to be a good deal of research and running around first.

This is only one of the latest of the surplus sales headaches to reach disposal authorities and certainly a minor problem among the thousands which must be anticipated as the surplus disposal program gets into full swing.

Take the matter of skis, for instance. Some 250,000 pairs are listed as surplus. Under ordinary conditions, that is enough for the next 25 years. Even if America should suddenly become skiing conscious, ski manufacturers could probably keep up with the demand and certainly would not be happy to find their potential market saturated.

Then there are 200,000 bolo knife scabbards, for which the Government paid about \$1.35 each, but every merchandise

**DISPOSAL** of unused war materials will be one of the first, and biggest problems of peace. It is bound to be a headache—it can mean acute economic indigestion

buyer regards them as useless. Even if they were scrapped, the material would be of little value.

Right now, Washington would appreciate suggestions for disposal of 8,861 anti-aircraft targets and a few thousand mine markers. About 2,500 of the latter have been sold to road construction outfits but there seems to be no other buyers. More than \$500,000 is tied up in machine gun emplacements and another large amount in heavy trucks used for hauling aircraft engines.

You can buy these trucks for \$3,250 each but the transportation charges will be almost double the original price.

## It is a problem in marketing

THESE are only scattered fragments of marketing problems which have already arisen.

The sale of surplus war materials, running into billions of dollars and affecting every business enterprise in America in one way or another, is recognized as offering, at one time, the greatest possible safeguard against economic

distress during the transitional period, or the greatest peril to our future business economy.

For that reason, business executives feel that this problem cannot safely be left to the exclusive direction of Washington officials, however conscientious and efficient they may be, especially as they must operate under the handicap of covering legislation which is incomplete and in many respects highly confusing.

Surplus disposition must be recognized as a sales proposition of national, even international scope. It offers a challenge to the country's best marketing brains. In addition, its complications will tax the specialized efforts of economists, political experts, lawmakers and statesmen.

Fortunately, we do not face a totally unknown situation. Surplus disposition after World War I offers precedents that can be followed. Although the procedures followed after the last war are criticized, the amount the government recovered on surplus materials disposed of in the United States averaged about



one-third of cost. If a proportionate amount can be raised this time without upsetting normal business, most government officials and business executives will be gratified and probably surprised.

Mistakes were made that can now be avoided. Experience gained then in administration, policy-making and in selling on the actual marketing level can and should be adapted to the much larger problem of today.

## History of surplus disposal

AT the request of Congress, the Bureau of Labor statistics has prepared a factual, although admittedly not complete history of the disposal of surplus war materials, policies and procedures from 1918 to 1926. The story of our earlier surplus disposal program is traced from its shaky beginnings to the wind-up. Even a cursory study discloses situations which closely parallel those that are becoming evident today.

For instance, all who have considered the present covering legislation agree that the Surplus Property Act of 1944 is inadequate, that it was too hastily put together, and that it includes contradictions and ambiguities which will lead to litigation and delay.

Although some editors have called the present measure "one of the worst major bills ever passed by Congress," many business executives consider that it conforms basically with the business suggestions on the subject, and that with amendments which would clarify certain sections it might serve as a suitable work-pattern for the policy-making Surplus War Property Board and the various disposal agencies.

Among the features of the Act which have been termed incomplete or which will lead to difficulties in interpretation and practice are:

Preferential treatment for certain groups;

Discretionary power given to the Attorney General to veto sales of war plants which cost the Government \$1,000,000 or more; and

Restrictions surrounding the disposal of surplus real property which, unless modified, would delay sales far beyond the expiration date of the law, three years hence.

Under the preference clause, a variety of surplus supplies would be offered first to local governments and non-profit institutions, veterans, farmers and farmers' cooperative associations, and small business.

Priority is to be given to "states and political subdivisions and instrumentalities thereof," but the order of preference of the other groups is not indicated, a situation which could easily lead to a wide variance of opinions and conflicting decisions.

Federal government departments are expected to obtain and utilize surplus property in order to avoid the purchase of new property. Thus inventories of surplus property must be complete and detailed. Following this requirement to its logical conclusion would mean that sales must await full surplus inventories in each class of product, whereas the spirit of the surplus disposal plan is to unload unneeded supplies from warehouses and other places as speedily as possible.

Moreover, if surplus items must be offered to veterans before others, it will

be necessary to withhold all sales until all veterans have returned to this country and have equal opportunity to buy such supplies. Present disposal agencies are advocating that the law be amended to permit preferential sales to soldiers and sailors, through their PX stores—thus providing them with purchase priorities before they become veterans.

If farmers and their cooperative associations are to be given equal opportunity with others to make selections, surpluses held in one part of the country must then be made available to agricultural interests in all parts, a condition which would be impossible to fulfill.

Preference provisions for small business are bound to entail complications. Interestingly enough, the term "small business" is not defined.

## Authority is not clear

IN addition, in many instances, it is shown that, under the present law, the Surplus Property Board does not have final say in the disposition of certain supplies. Instead it must confer with other government agencies and conform with their policies and programs.

There are many other inconsistencies or poorly defined authorities in the present law that will make administration difficult. Business men recommend that Congress make it a first order of business to review the law and to clarify it.

In submitting to Senator James E. Murray, the report of how the surplus sales program was conducted after the last war, Secretary of Labor Perkins asserted that the power of surpluses for good or ill will be much greater after

(Continued on page 74)



Surplus war goods, as here, take the form of worn out Army trucks of which some can be repaired for civilian use. Others have little value except for scrap and salvaging parts



# "A Good Place to Work"

By ROY RUTHERFORD

## Men Who Succeed in Labor Relations Say:



- 1 Try to know the names and interests of your workers
- 2 Talk things over with your workers, keep them posted
- 3 Help your workers keep on learning—and advancing
- 4 Get the workers' ideas for bettering plant conditions
- 5 Keep your office door open, do not be unapproachable
- 6 The Golden Rule is a good labor principle to follow

AS AN American battleship steamed into battle in the Mediterranean, the skipper called a noted news commentator to the bridge.

"Take your station where you can see what is going on," he said, "and as long as we're engaged, tell the boys over the public address system 'how goes the battle.'"

The admiral was merely putting into practice one phase of good management-labor relations—keeping his whole organization informed.

For many years there have been those in industry who have understood how important it is for management to share the news and views with the workers, and—though much is yet to be desired—the number following this policy is increasing, with beneficial results.

"Labor laws we must have," says the president of a large manufacturing concern, "and labor and management must live up to the law. But sensible, enlightened labor relations do not end with the law. They begin there.

"Our job is to see that our employees understand the company's problems and aims, and to help the workers be successful, so that the firm itself will be successful. For that matter, our relations with customers and stockholders begin the same way. Where would we be as managers of this concern if we did not care whether our dealers were

successful—or whether our stockholders did not know about the company's policies and plans?"

Late one recent afternoon, I stood beside Frank C. Lewman, president of Richman Brothers, as he said goodnight to 2,000 workers. The president called practically everyone by name, frequently making personal comment:

### He knows his fellow workers

"GLAD to see you are out of the hospital."

"I suppose you had an enjoyable honeymoon, nice to have you back."

"You needn't wait for your sister, she has already gone."

"How long will your husband be home on furlough?"

There was nothing stagey about it. It was as though the president of a Kiwanis Club were telling his friends goodbye. It did not seem like a ceremony but was a simple part of the "family life" enjoyed by all the employees of this 91-year-old concern.

On investigating more closely, you discovered they really did things together, all using the same entrance, all eating at the same hour in a huge cafeteria, all taking their vacation in the same period of the year.

New employees come in only through the recommendation of old employees.

When there are as many as a half-dozen newcomers they are, at the end of two weeks, ushered into the president's office where he chats with them informally, telling them they now are part of the organization and so important that the famous Richman Brothers suits could not be turned out without them. Each individual is photographed and he autographs a print for the president.

Richman Brothers has made five stock distributions. One girl working in the cafeteria retired with \$30,000 worth of stock; other workers have accumulated sizable nesteggs; 99 per cent of the employees own stock.

Says the president of this concern:

"We pay far more for our labor than anything else in the factory. It is our most valuable asset. Therefore, all of management spends a large part of its time in cultivating, understanding and encouraging our workers. We are their best friends and prove it."

Small wonder that, in 25 years, only eight persons have been fired, and in nearly a century there has been no labor-management trouble.

There can be no substitute in a factory for the top-flight executive. If possible, he should be a man easy to talk to, companionable, with a lot of kindness in his make-up. If he can make a speech, so much the better.

A fine gentleman was sent to head up



a large war concern in Chicago which was to employ 25,000 workers. He was kindness itself, but inarticulate—an introvert. As people began to take their places in the offices and at the machines he was told he should become acquainted with them, so he spent an hour a day walking about the plant. He was a great engineer but a poor mixer. Soon he was recalled, having failed to express his innate kindness and desires to those he was trying to lead and weld into a production machine. After all, a leader must have followers.

### The workers meet a quota

TO A large Great Lakes plant, the Army sent word that booster pumps were desperately needed for our planes in England. They would increase the speed at high altitudes many miles per hour and thus save lives of our boys. The workers had been on a seven-day, 24-hour schedule and were looking forward to a holiday on Labor Day.

The company's president called together the 1,500 workers in that department and put the cards on the table:

"You've done a magnificent job during these years and deserve a rest. Your Air Force lads at the front need this new invention. It's up to you."

They held a council of war, cut the lunch hour and rest periods, many went on ten-hour schedules—and, in a few days, the entire quota was met. No intermediary could have done this. When the boss spoke, they listened; they believed in him and followed.

Many people do not understand that, when a worker comes into a new job, he is full of optimism. He believes this is going to be a turning point for the better. He is malleable and plastic, is going to make good, wants to be well received. Down in his heart he wants to be worthy of confidence and feels he has a considerable part to play in the success of the enterprise.

Tony was a sturdy, curly haired, intelligent barber who had been more than a year in an eastern aircraft factory. He wanted to get along. He had received one promotion but did not feel that all his talent was being used. In his department, absenteeism was running as high as 20 per cent. Tony was ingenious and worked out a plan whereby he was able to cut absenteeism in his section to a minimum.

Top management heard of this achievement and called Tony in to explain his plan. He was promised that the plan would be used in his entire department and, if it worked, would be spread through the plant where there were 20,000 employees. He had been recognized and immediately there was noticeable change in his attitude; there was pride in his bearing.

But weeks passed and nothing was ever done. He grew restless, dissatisfied. He was never told why his plan was shunted aside. Soon a demoralized Tony quit his job and went to work at another factory.

James F. Lincoln, president of the

Lincoln Electric Company, has not only been able to pay one of the highest "take home" wages in the country, but has also been able to break production records.

A newspaper man spent some time visiting in the homes of his employees to find what made the organization tick. This was the consensus:

"He is the boss; he does not try to win us by subterfuge and we know he has our interest at heart; he teaches us to save our money. If the roof springs a leak or something goes wrong in the plant, we don't call for maintenance to fix it, we do it ourselves. It is almost impossible to find where management ends and worker begins."

When you put work clothes on a man you do not change his essential character. He must be treated not as "labor" but as a man.

There are nearly 53,000,000 workers in America today, probably the most intelligent group to be found on the planet. They hold the future of our nation in their hands. They cannot be driven or coaxed. Each man has eight hours of his time to sell. When knowledge is given, he will turn these hours into more production, realizing that more production adds to the nation's strength and that only the strong are free.

Robert Woodruff, president of the Erie Railroad, is one of the country's strongest executives. He came to his present place from the section gang and has an uncanny grasp of the motivations of his 25,000 co-workers. He has in progress at all times educational courses attended by every man from the president down. He wants everyone to know all the laws which govern capital, labor and consumer. A banker recently said of him:

"I have never seen an executive who seemed to have the welfare of the worker nearer his heart."

### Employees stay with him

BECAUSE of this attitude, President Woodruff has been able to gather around him a strong, intelligent group of people who are not tempted by the chimera of better jobs but are with him, sink or swim.

Recently there has been unrest followed by strikes in two strong mid-west plants turning out vital war materials. A study of the two executives and the management groups around them will show that they are rather difficult of approach, somewhat high-hat and snobbish. None of them possesses the ability to go out into the plant and mix with the men. None is able to call workers together and convince them of his sincerity, to show that company policies are consistent with the best interests of the workers. As a result, a gulf is fixed between management and labor which neither side seems able to bridge.

On the other hand, Fred C. Crawford, of Thompson Products, heads an organization in which management and workers pull together.

Mr. Crawford has assembled around him a group of seven alert, young vice presidents who have all come from the ranks. They are hard workers, are approachable and have the respect of foremen, supervisors and workers on the line. The company is shot through and through with their enlightened, liberal ideals and policies.

When Mr. Crawford walks through the plant a wave of interest follows him. He stops here and there to talk. He plays no favorites, and the door of his office is always open to those who want to come in and talk over their problems.

Every two or three weeks all of top management has dinner with groups of some 400 workers at which discussions for the good of the order take place.

### Analyzing workers' attitudes

NOT long ago, Mr. Crawford sent a questionnaire to the salaried and hourly rated employees in the company's Cleveland plants to find out exactly what they thought of the company's personnel policies and practices. Included were such questions as:

"How do you feel about your present job?"

"Do you think opportunities here are better than at your last job?"

"What do you think of working conditions here as compared with other plants?"

"Has your position with the company cramped your individuality in any way?"

"How do you think your company management in general compares with that of other companies?"

"Do you feel that in this company you are recognized as a 'human being' and treated with dignity and respect?"

"Do you think the company selects the best qualified people for promotion?"

"What do you think of morale in the plant?"

"Do you feel that you have a dependable future with this company?"

"What do you think the company should reasonably do for employees which it is not now doing?"

"If you were president of the company, what changes or innovations would you consider in an effort to improve the plant and to make it a more productive and more satisfactory place in which to work?"

The workers were asked to answer all questions frankly, not to sign their names and to mail replies direct to Fenn College, where a staff of impartial experts tabulated and analyzed the returns. The criticisms—both favorable and unfavorable—were then published in an illustrated booklet and distributed to the workers and to the newspapers.

In an eastern plant there was an unavoidable bottleneck in one of the departments which caused almost complete stoppage in other departments. Workers were milling around not knowing what was in the air. Rumor mongers got busy.

"The plant's going to close down."

(Continued on page 62)



# The Service Way To Postwar Jobs

By **S. MORRIS LIVINGSTON**

Chief, Economics Unit, U. S. Department of Commerce

**T**HOSE WHO are concerned with the postwar prospects for a particular enterprise, an industry or a community must keep two facts in mind:

**1. Our country is still growing.** About 6,000,000 more people were employed, or actively seeking employment, in 1940 than in '29.

While the war has temporarily distorted this trend, the permanent effect will be a continuation of the growth in working population.

**2. Productivity of workers is increasing.** Even with shorter hours in 1941, the output per employed person was roughly 25 per cent greater than in '29. Looking beyond the wartime distortions, there is every reason to expect further increases in efficiency.

This growth in manpower and productivity was obscured in the decade before the war by the worst depression this country ever experienced. By 1940 more goods and services were produced than in any previous year. Yet production had not kept pace with expanding capacity of the labor force to produce.

If the growth trend continues, peacetime capacity output in 1947 would be 40 to 50 per cent above actual production in 1940—and 70 to 80 per cent above the average

for the five years, 1935 through 1939.

This capacity stands as a challenge to American enterprise.

Effective utilization of the postwar labor supply calls for extraordinary imagination and ingenuity in developing new products and new markets for old ones.

Moreover, it emphasizes the need for a more balanced expansion of non-manufacturing business and for more effective selling of goods and services.

We must examine those fields carefully if we are to find satisfactory answers to the question:

"Where are the jobs for the millions of non-agricultural workers who will be released from war production and for millions of returning veterans?"

We cannot, or should not, look to any large increase in agricultural employment. Even before the war there was a substantial amount of "hidden unem-



EWING GALLOWAY  
**Transportation**



H. ARMSTRONG ROBERTS  
**Selling**



HAROLD H. LAMBERT

**Garages**



R. L. NESMITH

**Beauty parlors**



TAYLOR FROM NESMITH  
**Orchestras**

**AMERICA'S** productive capacity makes possible a greatly increased standard of living. That goal cannot be left to manufacturing alone. For maximum employment, each community will have to explore and expand its service industries catering to local needs



ployment" on subsistence farms. A high national income after the war means more than the prewar demand for farm products—but not necessarily more farmers. The past trend toward more efficient farm production, greater mechanization, and improved varieties of crops and livestock will continue.

**Factories:** Factories cannot provide all the needed jobs. If consumers have the incomes which go with a high level of productive employment there will be a demand for much more than the prewar volume of manufactures—but much less than the wartime volume.

There were 11,000,000 manufacturing employees in 1940, including white collar workers. With the same hours of work as in '40, the present volume of manufacturing would require almost 20,000,000 employees. With a capacity national output after the war, manufacturing might provide 15,000,000 jobs.

Even this, however, depends on a large expansion of prewar markets for manufactured goods.

The gap between prewar markets and postwar productive capacity is too big to be filled by the deferred demand for manufactured goods which are wearing out and cannot now be replaced. An optimistic estimate of these deferred demands would be equal to only a few months' war production at the current rate.

The accumulated demands for all sorts of producers' and consumers' durable goods, backed up by the enormous accumulation of unspent war income, will be an important stimulus to business expansion after the war. They are not, however, a substitute for business enterprise in developing markets for non-durable goods and services.

**Government:** There is room for expansion of some government functions. With a high national income, the country could afford more and better paid school teachers, for instance. But any such increases are likely to be more

than offset by the shrinkage or liquidation of war agencies.

**Services:** Before the war, trade and service occupations provided almost half the jobs. If the purpose of postwar production is to provide the goods and services people want most, that is where expansion ought to occur.

The pressure of war requirements and the resulting shortages of manpower and materials have prevented the expansion of services which would normally occur with a rise in national income. On the contrary, wartime shortages of manpower and materials have curtailed prewar services which were an accepted part of a much smaller national output. The more a community has grown to meet war requirements, the more likely it is that the local service industries have lagged behind.

### Repairs have been postponed

SERVICES, as well as commodities, are high on the list of postwar desires of the average consumer. His house needs painting or redecorating. Various alterations and repairs have been postponed because proper materials and skilled labor were not available. The consumer wants to get his radio, watch or shoes repaired and his clothes laundered or dry cleaned in a matter of days instead of weeks or months. He does not want to spend hours standing in line in stores, restaurants and theaters.

In some instances the consumer is still paying for delivery and other services which have had to be restricted. In other instances his expenditures have been limited by excessive inconveniences. Many people have had to postpone vacations. Others will want to use their automobiles to patronize resorts, eating and amusement places not otherwise accessible.

The list could be multiplied almost indefinitely.

A large part of the economic life of every community is made up of local

enterprises supplying local needs. A partial list of such businesses includes:

- Retail and wholesale trade.
- Transportation—street cars, buses, taxis.
- Telephone and communications.
- Electric, gas and other utilities.
- Hotels, restaurants, laundries, barber and beauty shops.
- Domestic servants and handy men.
- Theaters, spectator sports, resorts, amusement places.
- Doctors and dentists.
- Banking, brokerage, insurance, real estate.
- Repair and service men.
- Painters, plumbers, garages.
- Architects and musicians.

Anyone who will make a mental inventory of his friends or neighbors, or consult the classified telephone directory, will have no difficulty adding many other occupations to the list. He might also include most construction activities and such local manufacturing enterprises as newspaper publishing and job printing.

### Non-industrial expansion

VIEWED in the light of this appraisal, the job of the local chamber of commerce or postwar planning committee calls for a little less emphasis on the problem of what to do with that big, new war plant and much more attention to the possible expansion of many local enterprises catering to local needs.

Of course, manufacturing is an important part of the economic life of most communities, and no opportunities should be lost to bring in new factories or to convert war plants to civilian use. But the transition from war production is only partly a process of shifting manufacturers' output to civilian markets. The most feasible and most desirable expansion may be in non-manufacturing lines.

The jobs which these non-manufacturing lines provide will mean expansion (Continued on page 65)



ELIZABETH R. HIBBS

Retail stores



BETHLEHEM STEEL

Painting



TAYLOR FROM NEERITH

Travel

Services rank high among the consumer's desires. He wants to be waited on more quickly. He wants his purchases delivered. He wants his home repaired. He wants to go places



# High-Tailing Through Hell

By JOHN CARLYLE

ON THE battle line, and at home, American motor transport speeds the war job by delivering the goods

HE is a private, first class, six-feet-two, 220 pounds of bone and gristle in his G.I. shoes. Somehow he had gotten lost from his convoy and was high-tailing his ten-wheeler truck down a narrow road in France.

In the glare of his lights he glimpsed half a dozen startled Germans on outpost duty. Perhaps they were only conscious of a loud disturbance that rattled



SIGNAL CORPS PHOTO

Were it not for the trucks and their drivers, our doughboys who do the holding and winning could not have advanced as they have in this war

the *achtungs* and *verbotens* posted on the cottage walls.

Perhaps they did not fire on him because they knew he was running head-on into the main German line. He saw it in time, came to a cross road, wheeled the ten-wheeler on a dime, shifted into tenth speed, set his heel on the accelerator, and lit out for home.

"If I'd 'a put my hand out the cab window, she'd a took off," he reported.

An inconsiderable story, perhaps. In war, hairbreadth escapes are ten cents a handful. But worth while as an introduction to the story of what the trucks are doing both in the combat areas and back here at home.

The Army and industry have been coadjutors in a miracle play since the fighting began. Right up toward the head of the list of marvels is the performance of American trucks. Moscow

correspondents have stressed the fact that the incredible marching speed of the Russian armies is largely due to the American trucks, which are to be seen everywhere on the front, operating under conditions of weather and terrain which vary from bad to much worse. A correspondent of the *London Mail* wrote:

"American troops (after the breakthrough at Avranches) began racing around France in the swiftest and most brilliant exploitation in history."

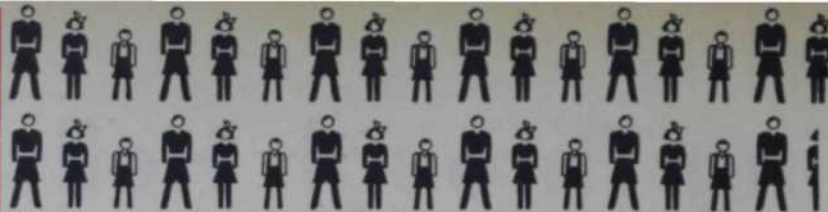
Trucks made that possible. Give all credit to American generalship, artillery and the flying arm. Still the doughboys, who do the winning and holding in all wars, could not have gotten where they did when they did, had it not been for the trucks.

Only the other day 2,000,000 barracks bags were trucked up from the rear to the men on the front. They had been left behind when the steeplechase began. General George S. Patton started it when he dumped supplies out of his Army trucks, subway-jammed G.I.'s in, and upset the German plans by moving at a demonstrably impossible speed.

Other generals of other armies followed suit. To get food, ammunition and clothing to the bereft men on the front, the Army set up the Red Ball highways—two one-way roads leading to the front, and two one-way roads leading to the rear on which prisoners and captured supplies were shuttled back.

It has been officially announced that  
(Continued on page 88)





**23.8%**  
33,300,000  
CHILDREN  
UNDER 14



**8%**  
11,200,000 ATTENDING SCHOOL 14 TO 24



**21.7%**  
30,400,000  
ENGAGED IN  
HOME AFFAIRS



**1.7%**  
2,380,000 IN ARMED FORCES



**6.3%**  
8,800,000 RETIRED AT 65 OR OVER



**1.8%**  
2,500,000 FRINGE OF SOCIETY



**1.3%**  
1,800,000 IN JAILS AND INSTITUTIONS



**35.4%**  
49,620,000  
USUALLY WORKING  
OR SEEKING WORK

EACH SYMBOL REPRESENTS 1,000,000 PEOPLE

AN ANALYSIS of our postwar (1946-47) population, by age, availability and capability status, results in a natural, eight-group separation. The chart indicates from what

sources desirable men and women may possibly be drawn. If we reach a need for 55 million or more workers, volunteers from groups 2 and 3 may be the only recourse.





GEORGE LO

# Too Many Workers Or Too Many Jobs?

By DONN LAYNE

Screening our population shows a difference between "not working" and "unemployed"

FOR MORE THAN a decade (1930-1940) this nation struggled with the problem of employment—or the lack of it. To a few, the numbers of our unemployed represented an economic problem. To others, the problem was *social*. To many more, it was *political*. In all this time there was never a clean-cut definition of "total labor force," "marginal labor," "unemployables;" nor were these variables ever clearly recognized. We were told many different stories about the size of the labor force and the number of unemployed. Government agencies, social and labor groups, research institutions and politicians all offered round numbers, all in millions, all different, and usually for a purpose.

Now as we come closer to the end of the war, we find ourselves still dealing with the question, and worrying over the possibility of postwar unemployment.

Boris Shiskin, American Federation of Labor economist, claims that, after victory, unemployment will reach a total of 20,000,000. President Roosevelt said that we must have close to 60,000,000 peacetime jobs. And other estimates

for the number of required workers have ranged from 53,000,000 to 57,000,000; with unemployment figures running from 2,500,000 to 5,000,000. The facts, arising from after the war realities, will no doubt fall between these extremes.

Already hundreds of academic, business, civic, government, industrial, technical and professional groups are busy setting goals and making plans. In most cases their main objectives are a higher rate of production and a larger number of employed workers than this nation has ever had.

The Committee for Economic Development (CED), the Brookings Institution, the House Special Committee on Postwar Economic Policy and Planning (Colmer Committee), the Chamber of Commerce of the United States, various agricultural, labor and trade associations and many local chambers of commerce and civic committees all are seeking to create conditions favorable to the expansion of our postwar production so that everyone who desires will be gainfully occupied and our national income high enough to maintain an active market for goods and services—all within the framework of a con-

stantly improving living standard—and all to be achieved with the least possible reconversion-maladjustment.

According to the estimates prepared by various of these groups, our population in the immediate postwar years, say 1946-47, will be about 140,000,000 persons—greater by 6.1 per cent than the population of 1940, the year of the last census. To support this population in the style to which we have recently become accustomed it is estimated that our economy must provide employment for 39.3 per cent of the people—roughly 55,000,000 persons—as against 34.2 per cent in 1940.

At first glance, such a "must" seems to place a tremendous responsibility upon the employers and "job-makers" of the nation; particularly when we remember that only a small percentage of the country's employers—something less than 3,000,000 altogether—ever employ more than a half dozen workers at any one time. In fact, there never was a peacetime year in which even 24 per cent of the population (or 64 per cent of the employed) were wage or salary workers; or in which our *manufacturers* employed more than eight per cent of



the population (or 24 per cent of all those employed). Moreover, there has been no recent peacetime year in which from 8,000,000 to 10,000,000 individuals have not been "self-employed."

## Clarity is needed

IN THE light of such sobering facts, it seems worthwhile to examine these objectives with the idea of at least establishing some new definitions or clarifying old ones. Such a study may help us to avoid a repetition of the confusion of the '30's and to guard against the use of unemployment as a political club against business by those who want to control all economic life.

It seems logical to begin this examination by considering the meaning of the terms "labor force" and "unemployment."

The custom appears to have been to include in the labor force everyone over age 14 who had a job or wanted one and to regard as unemployed anyone who was not currently at work but who stated that he or she was looking for employment.

As a demonstration that such definitions leave much to be desired, let us consider the army requirements of a country at war. Various leaders decide that the Army should have 10,000,000 men (that many will be needed to do the job) and their ages should range from 19 to 27 because the best fighters are in that age group. These requirements are met by a selective service system; but it takes almost all the country's men between those ages. However, there are lots of men left outside of those ages. The men in the army represent the *actual* fighting force; the men not in the army, but still capable of bearing arms, represent the *potential* fighting force. If the going gets rough, and more men are needed, the country's leaders will then broaden the age groups to include those from 17 to 30, and so on, even though these younger and older men do not make the best fighters.

If the war eases off a bit and such a large fighting force is no longer needed, the army may then muster out the older and younger soldiers. These demobilized men are no longer part of the *actual* army, although they may remain part of the *potential* army as long as they are able to bear arms.

This nation has been following just such a procedure in increasing the size of its wartime labor force. We have been mustering into our working forces some 7,000,000 to 8,000,000 persons, both men and women, who, in normal times, would be too young or too old, too inexperienced or too incompetent; or who only volunteered to work during the emergency. These individuals were not part of our peacetime labor force; they were only members of our *emergency* or *potential* labor force. When their production is no longer required, will we

continue to count them as members of the labor force, and *unemployed*?

Another example:

In 1940, the Census Bureau classified students (without a job and not seeking work) as not belonging to the labor force; but, under the current rules and definitions, some 500,000 boys and girls attending school with National Youth Administration aid were considered as members of the work force. In fact, *anybody* who seeks work of *any kind* is considered part of the labor force. It is not the duty, the purpose, nor the desire of the Census Bureau (since Pearl Harbor, the only government agency qualified to check or make labor-force and unemployment compilations—and which now makes monthly estimates) to pass upon the competence—or lack of it—of those



having a job or seeking one. The census enumerators are simply instructed to put down the answers, regardless of their reasonableness.

Thus, the bearded and the fat lady, as well as "Bozo, the Missing Link," and "Gertie, the Alligator Girl" at the circus are all "employed" members of the nation's "worker supply."

The old lady who hobbles out to the factory gate on crutches to sell pencils, shoe laces and razor blades to the workers at quitting time; the 91-year-old doctor, who still practices medicine now and then; the chubby, 19-year-old daughter of the town's banker, who sings a Sunday-morning solo at the church for a fee; and the 15-year-old high-school boy, who sells hot-dogs at the Saturday afternoon football games—all are members of the labor force in the "self-employed" category.

The town drunkard, who has been looking for a job for years; the ne'er-do-well scion of a leading family, who longs for a job as a stage director; the 20-year-old debutante daughter of wealthy parents, who seeks work either as a model or a society reporter; the school-age children of well-heeled parents, who desire some part-time employment as movie-extras—these, too, are members of the labor force—all classified as "unemployed."

On the other hand, a person would not be considered a part of the work force if he told a census enumerator that he did not have a job and was not seeking one. In other words, seasonal-workers, who do not seek work in off-seasons, are not part of the labor force while idle. The lumberjack who comes to town to take it easy in the off months is not in the labor force; nor is Rosie, the ex-riveter, who left the shipyard to marry, raise a couple of boys and cook, wash and iron for her husky husband—she's just engaged in "home affairs."

The Census Bureau also defines unpaid family workers (about 1,400,000 persons) as part of the labor force. Does this mean that a 16-year-old son of a successful farmer is counted as a digit in our manpower totals simply because he feeds and cares for a small flock of hens? Is well-to-do Aunt Sadie, who helps out behind the counter of the family store on Saturday afternoon, a part of the labor force? If so, you tell her. I'm afraid to.

Such a shifting of activity status gives rise to additional questions: Does a person who will only work three days a week remain a member of the national work-force during the rest of the week? If a man marries his cook or nurse, if a woman marries her chauffeur, has employment or national income increased or decreased?

## Varied unemployment

UNEMPLOYMENT figures can vary by the millions within a couple of months and they can be very misleading. Take for example, the case of a well-paid factory foreman, having a wife and three children (ages 15, 17 and 19, and all in school). Dad loses his job and doesn't find another for some time. It isn't long before mother and the rest of the family start looking for work. That puts five people into the labor force; and if none of them finds work right away, all five are soon counted as unemployed. Then, after a few months, dad finds another good job which will pay him even more than the old one did. Mother's anxiety soon disappears, the children go back to school, and four individuals eliminate themselves from the ranks of both the labor force and the unemployed. Who knows about it? Who tells whom and when? Who ever heard of anyone calling up an employment office just to say that he was not looking for work any more?

Obviously, labor force and unemployment totals arrived at in this way are merely elastic figures suitable only for grinding axes. Demonstrating their inaccuracy, however, does not eliminate the need for a true picture of the labor force logically arrived at.

Such a picture should not be hard to draw. It requires only that we examine our estimated 140,000,000 population with the idea of determining what por-

(Continued on page 68)



# Miracles are Cheap Stuff

By HERBERT COREY

**ALMOST everything man needs, except food, can be made out of oil, sand and sea water, they say at Dow's**

**AT THE** Dow Chemical Company there is no such thing as a miracle. No one ever uses the word. They make grease out of sand, of course. Because that grease does not freeze up, our planes fly higher than any planes ever have.

Even so, they could not fly that high except that they are built in part of magnesium out of the brine of the salt lakes which lie 5,000 feet under Midland, Mich.

Dow makes 500 other items from salt and sand, ranging from adhering globs of fire, which can't be put out, to shimmering fabrics to be draped from lovely ladies' shoulders.

The company's Freeport, Texas, plant pumps 250,000,000 gallons of sea water a minute through the magnesium workers' vats . . .

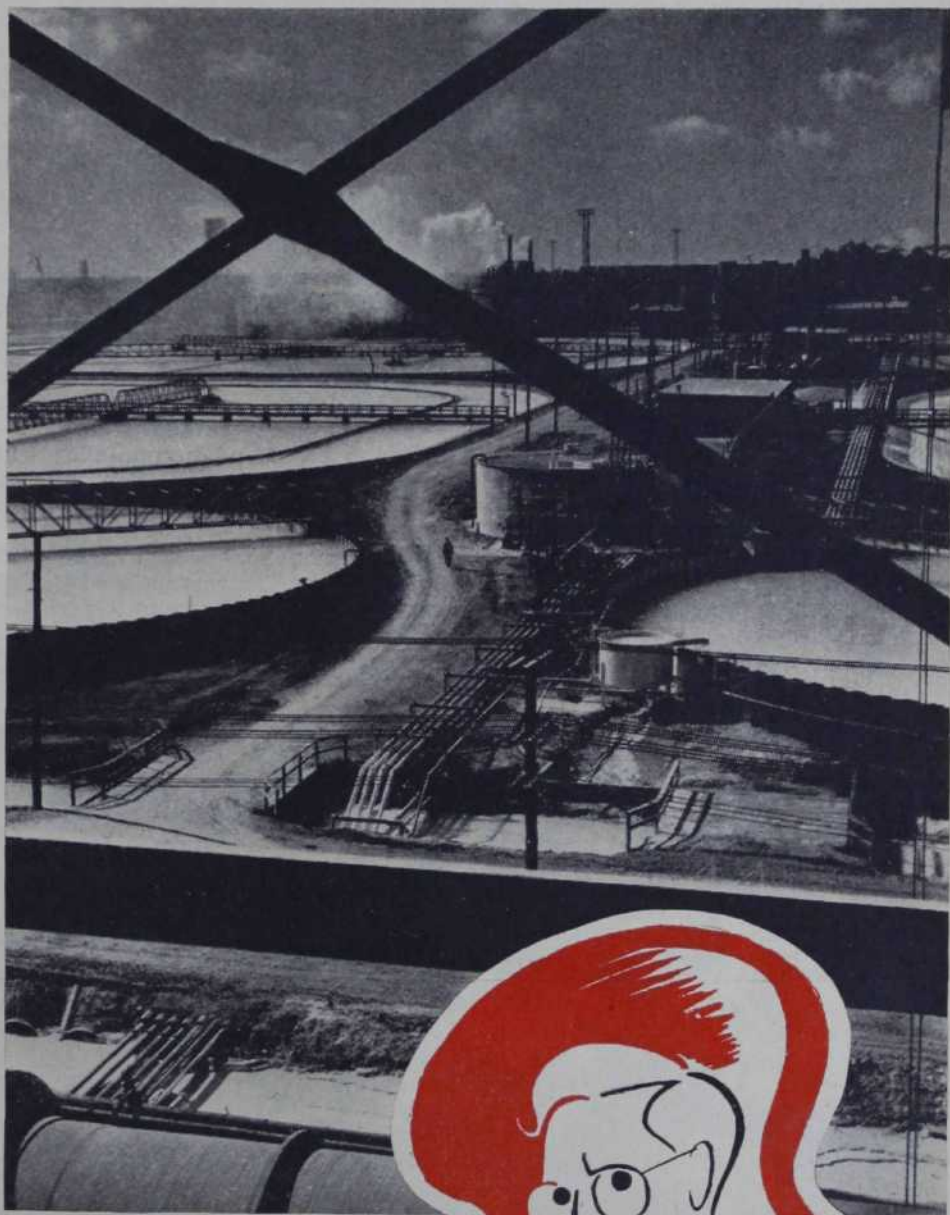
Only, no miracles. These things are really simplicities at Dow's.

The idea is that the scientists do not conquer nature. They cooperate with her. The idea is that Nature's abundant lap is filled with an infinite variety of rich gifts. The scientists do this and that, by design or inspiration or out of plain curiosity to find out what might happen. Now and then they get something. Then they work on it. So far they have only succeeded in picking Nature's smallest pocket.

Therefore, they are bored when they read, as they cannot avoid reading now and then, that America has destroyed her future because the war forced us to loot our reservoirs of raw resources. At Dow's they say our future was never brighter. We are just beginning to find out that our raw resources are illimitable. One enthusiast at Dow's said:

"Anything that man needs, almost—except food—can be made out of oil, sand and sea water."

These simplicities—NOT miracles—began when Dr. Herbert Dow was just a boy. He died in 1930, having made the Dow Company, which did a \$120,426,952 business in 1944, out of a bucket of salt water and an electric current. He also added stubbornness. The elder Dow and his son Dr. Willard Dow who succeeded him have been licked and licked again, but they never stayed licked. They seem



PLA, INC.  
Dow's plant at Freeport, Tex. "As long as the ocean lasts, we will have magnesium," says Willard Dow who loves to skate

not even to have recognized at any time that they were down for the count.

In 1888, Herbert H. Dow, just turned 21, and a senior at the Case School of Applied Science in Cleveland, was working up his thesis for his degree. He was taking chemistry, which at that time was considered a sheer waste of time. The Germans had all the good chemists

in the world. Even if a youngster were to discover a better process, the Germans would scare him out of the field or drive him out. Every one knew that. He drew a bucket of salt water from a





brine well near Canton, Ohio, and began running electric currents through it. He kept on changing the voltage until at last the water turned red and gave off bromine. Bromine was in demand at a good price, and he devised an electrolytic process for its production.

### Failure before success

HE did not get very far, because he had no access to a first rate laboratory. Therefore he took a post as chemist in a local hospital where he worked on his idea in his spare time.

Then he set up a bromide works in a shed and went into business.

Loss, \$3,000.

He saved and borrowed more money and failed again.

And again.

The fourth time he was in Midland, Mich., with an improved plan. Midland was then a ghost town. The lumbermen had passed through and even a good deal of the topsoil had gone with them. But, under the town is a marvelous lake of salt water. A young engineer and a young chemist had joined him. Presently they were making various chemicals out of the brine.

Not to be too technical about it, the Dow processes suggest to the outsider the catalytic methods of the gasoline distillers. At varying levels different chemicals are found. By-products and wastes were challenges to him.

The Dow Company began to make money.

In 1905 a representative of the German bromine industry threatened the Dow Company with ruin if he did not come to some arrangement with the cartel.

"Try and do it," was the reply. "I'll not quit. I'll fight."

In a year the Germans had folded up and Dow had the market. A combination of English and German interests tried to force Dow out of the bleach business. They failed.

By this time Dow had a line of goods to sell. Magnesium chloride was a by-product. That enabled him to go forward with the production of magnesium metal when others failed. Not in large quantities, however.

"Maggie," observed a wise-cracker, "is a temperamental bitch." Look at the glare of a flashlight bulb and you will see how it burns. It is soft and malleable. In its original state it can neither be welded nor riveted. Yet in its various alloys it is almost as strong as steel. It is only two-thirds as heavy as aluminum. A beam of magnesium-alloy will have a greater cross-section and as much rigidity as a steel beam of much greater weight.

That is what makes it invaluable to plane builders. The possible load can be increased. To bring home to the onlooker the importance of lightening weight, the Dow Company has made three

wheelbarrows. Each weighs 30 pounds as against the usual 80 pounds. The work-ability of the new wheelbarrow is more than doubled.

Not one of the 30-pound wheelbarrows is to be found at the plant. They are always out on demonstration tours.

The First World War blew up right in the world's face. Perhaps the Germans would not have started it except that they had practically all the magnesium metal in the world. England and France were making a little but they preferred to buy from Germany. They were not ignorant of the qualities of the metal. Modern war could hardly be fought without flares and tracer bullets. But England and France talked a great deal about the danger of a war with Germany and may not have believed what they said.

### Shortage of chemicals

SO the United States began to suffer from a lack of aspirin, Epsom salts, phenol, chlorobenzene and a host of other chemicals. The Germans had cornered the market. Then the Allies bottled up the Germans. The Dow group went to work.

They provided the chemicals the Germans had been making. They met the German dye product. They produced indigo, and put an end to the indigo trust. The dyes and the indigo were none

*(Continued on page 83)*



"Silver Fox" is proud of the plant's ball team which is run on modern lines, even to scouting in other towns. He is shown here, with employees, rooting for the team to win



# The *abc* of DIABETES

**What diabetes is.** Certain cells in your body—in a gland called the pancreas—produce a substance named *insulin*.

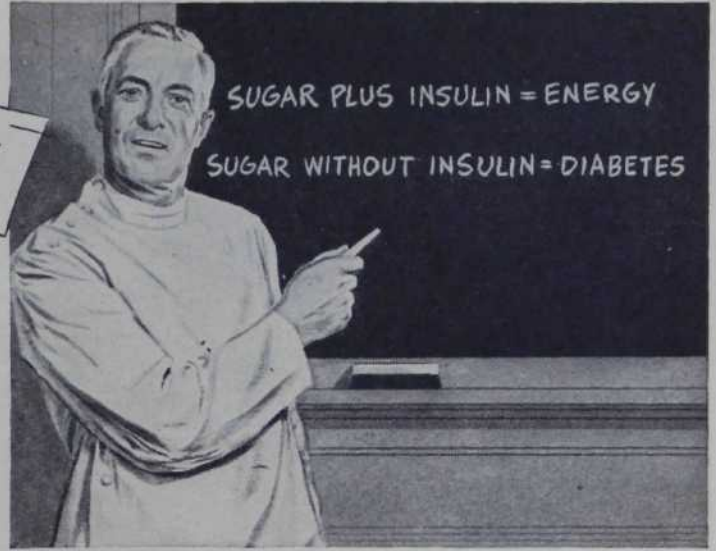
This enters your blood stream and enables your body to store sugar and convert it, as needed, into muscle energy.

Lacking insulin, sugar would simply accumulate in your body. You would become unquenchably thirsty for water to carry this excess sugar from your system—*unused, wasted*. You would be constantly hungry because of the calories lost. And even though you ate a great deal, you would probably lose weight steadily.

You would have diabetes.

**TO EMPLOYERS:** This a-b-c discussion of diabetes makes readers aware of the importance of early diagnosis. Help give it wider circulation among your employees.

Metropolitan will gladly send you enlarged copies of this advertisement, to post on plant or office bulletin boards, free upon request.



**How diabetes is treated.** Thirty years ago, if you developed diabetes, your chances of living long would have been rather poor. But today, if you had it, your chances would be good for living as long as you would *without* diabetes.

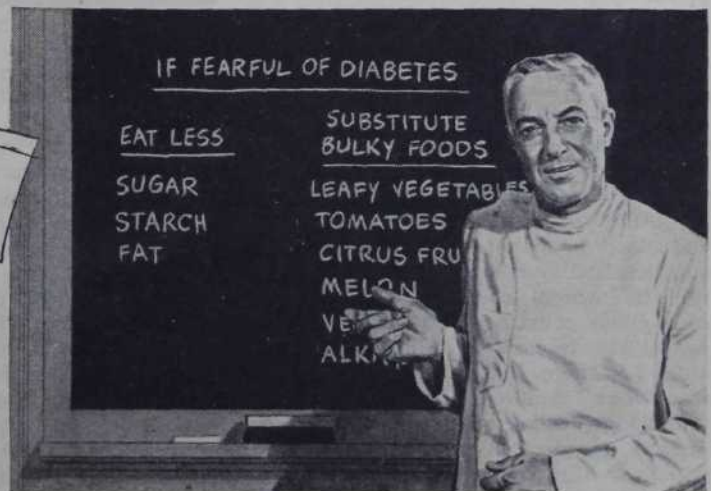
And you'd probably owe most of these added years to a miraculous discovery made in 1921: that insulin can be extracted from the pancreas of certain animals, and that injections of it permit a diabetic to use the sugar and starches in his diet.

Many advances in insulin treatment have been made since its original discovery. Today most diabetics can live virtually normal lives, with proper diet and exercise and insulin—although not *all* diabetics require insulin.

**How to guard against diabetes.** Medical research has revealed who are the most likely victims of diabetes. They are:

1. **Middle-aged, overweight people**—Avoid overweight by controlling the amount you eat—limiting the intake of sugar, starch, and fat—and by getting plenty of healthful exercise.
2. **People who have diabetes "in the family"**—Predisposition to diabetes is hereditary. Therefore, if anyone in your family has had diabetes, you should pay particular attention to diet and exercise. Above all, have periodic—at least annual—physical checkups *with urinalysis*.

Send for Metropolitan's free booklet—"Diabetes."



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## Metropolitan Life Insurance Company

(A MUTUAL COMPANY)

Frederick H. Ecker, CHAIRMAN OF THE BOARD

Leroy A. Lincoln, PRESIDENT

1 MADISON AVE., NEW YORK 10, N. Y.





# When the Retailer Reconverts

By JACK B. WALLACH



KEYSTONE

This not only dams the retailer's supply line; it bodes ill for employment without which the consumer's purchasing power must decline. Nearly all business men agree that, if supply is ample, competition will lower prices to the levels required for mass distribution.

**Consumer credit:** Regulation W and a record amount of cash in circulation forced cash sales during the war period to unprecedented levels, halved installment sales and reduced charge account business ten to 15 per cent.

In the retailer's reconversion period, consumer credit will play a vital role, Kenneth C. Richmond, vice president and treasurer, Abraham & Straus, told the October marketing conference of the U. S. Chamber. He said:

"In the postwar period we need a miracle in distribution because retailing must sell 60 per cent more goods than it did before the war, and do it year in and year out if full employment is to be attained."

He pointed out: "Consumer credit does not merely advance the time of

"THE RETAILER today has a blind date with the future," Edward N. Allen, president, National Retail Dry Goods Association, and president, Sage-Allen & Co., Hartford, Conn., observed at the national marketing conference held in October by the Domestic Distribution department of the Chamber of Commerce of the United States. He added: "What kind of a date that will be depends largely upon a number of unpredictable factors."

However the date turns out, the retailer already knows that his reconversion to peace-time trade will involve many adjustments and the time for making them grows shorter.

**Supply and prices:** There is scarcely a retailer today who does not acknowledge that he has an overabundance of substandard or *ersatz* merchandise. For months stores, realizing the liability such goods constitute, have taken every practicable means of minimizing their stocks of them. Unfortunately, they are somewhat handicapped by lack of knowledge about when peace-time, or prewar, grades of merchandise again will flow into their stores.

Durable goods, it now appears, will begin to trickle into retail channels early in 1945, but less is known about soft lines which account for the bulk of department store inventories. Durables

**THE RETAILER** knows that tomorrow's competition will be keener, buying habits different—and that if he is to profit, he must find new and better ways to move merchandise

present less of an *ersatz* problem because they went off the market so completely.

OPA's failure to develop promptly a realistic formula for pricing new goods at the manufacturing levels has slowed reconversion of factories released from war contracts. A Michigan stove manufacturer, for example, sustained a loss of 25 per cent on his initial output because OPA insisted that he revert to prewar price schedules.

"When Chester Bowles talks of getting back to 1942 prices, he is merely being wistful and nostalgic," Walter Morrow, acting president, American Retail Federation, recently told the Ohio State Council of Retail Merchants. "If he keeps it up, manufacturers will be unable to go into peace-time production because they won't be able to recover their costs."

purchasing, it permanently broadens markets. When down payments are liberalized, whole new markets are opened at lower income levels. If we wish to increase gross national production from \$108,000,000,000 to \$170,000,000,000, we shall have to get much of the difference by tapping these low income groups, raising their standard of living and making jobs for them at high pay through their purchases."

Before the war the retail merchant was the consumer's chief source of installment purchase credit. The retailer derived a portion of his income from this financing operation. In the reconversion period immediately ahead, he will meet a new type of competition. Finance companies and banks are eager to help the consumer buy goods "on time."

The competition that will ensue is





## "SPINNING" GUN BARRELS

Barrels for big guns have long been made by the forging process. But to meet the demands of global war, U. S. arsenals developed a faster method.

Molten metal, poured into huge molds revolving at high speed, is literally "spun" into shape. Centrifugal force causes the heavier metal to move outward, while the lighter slag floats to the center. During the machining process the slag is removed, leaving a very strong structure in the finished gun barrel.

But getting the revolving molds up to speed turned out to be an engineering headache. They weigh up to 250 tons. Maximum speed must reach 1200 revolutions per minute. The a-c drive motors, equipped with fixed-step mechan-

ical contactors, could not handle the severe starting loads. Frequent burnouts resulted. An infinitely wide-range control was needed to increase motor speed smoothly and gradually, over a 15-minute period.

Westinghouse engineers suggested application of an electrical device first developed to give smooth, accurate control of high-speed elevators—the Rototrol. It worked. Today, the Westinghouse Rototrol is helping Uncle Sam literally "pour out" guns to blast the Axis.

Applying proved electrical devices to solve unusual power problems is an important function of W. E. S.—a service ready to help you solve any problem involving power. Westinghouse Electric & Mfg. Co., East Pittsburgh, Pa.

HOW **W.E.S.\*** CAN  
HELP YOU PLAN . . .

A nationwide corps of Westinghouse engineers offers you broad electrical and production experience gained through years of working with *your* industry.

These men can give you valuable assistance on *product development, rehabilitation of existing equipment, maintenance, material substitution.*

Put this service to work on your present problems . . . let these men work with your engineers in planning for reconversion to postwar needs.

J-91048



**Westinghouse**  
PLANTS IN 25 CITIES OFFICES EVERYWHERE

\* WESTINGHOUSE ENGINEERING SERVICE FOR INDUSTRY



bound to lower the charges for financing consumer purchases. Indirectly this will stimulate consumer buying. In the pre-war years, about half the new automobiles and three-fifths of the used ones were sold "on time." Two-fifths of household appliances were bought on easy payment plans.

**New buying habits:** During the war, consumer buying habits have changed. Rationing and shortages produced some of the changes, but even these changes may outlive their causes.

In the food field, government surveys show that bakery products, poultry, eggs and potatoes have increased materially in consumption volume whereas fresh, canned and dried fruits, fish in all forms, and cheese show substantial losses in percentage of sales.

Point rationing boomed the restaurant business. Higher consumer earnings revolutionized the diets of whole sections.

Postwar tourist trade via plane, train, boat and automobile will expand tremendously, according to a study made by *Time-Life-Fortune-Architectural Forum*. Total travel expenditures in 1941 were \$2,589,000,000, and the study projects the 1946 figure at \$4,159,000,000. This increase may mean that the New York retailer will find competition in London, only an overnight plane ride away. It means the Los Angeles retailer may look to trade from the Orient. Closer to home, it means that Wilshire Boulevard will be only a matter of hours away from Fifth Avenue. The reconverting retailer on either thoroughfare cannot afford to regard himself as insulated by a continent from competition.

**Consumer wants:** What will the consumer want first when goods become freely available? A Chicago newspaper conducted a survey and found women wanted in the order named, nylon hosiery and two-way stretch girdles. A New York market research firm, which conducted a survey for a publishing company, learned that three times as many families want a new car as want a new home.

WPB's Office of Civilian Requirements in a survey of its own found that "only in washing, sewing machines, mechanical refrigerators and vacuum cleaners did demand appear to exceed previous peak year purchases."

OCR warned that current projections of sales involve many unpredictable factors. For example, shortage of clothing and of laundering facilities, as well as increase in buying power in rural areas and among segments of the population with large numbers of children, have accentuated demand for washers, sewing machines, vacuum cleaners and refrigerators.

On the other hand, a decline in demand for radios may be attributable to lack of either new models or selling pressure or both. OCR believes that the market for most appliances lies more with people who have none than with those who need replacements. The replacement market is largest for electric irons, washers, radios, toasters and gas cooking stoves.

Of particular interest is the study's disclosure that 56 per cent of the households interviewed were not interested in buying any appliance at this time.

These facts should dispel any illusion that a made-to-order market exists for anything and everything produced during and after reconversion.

Immediate sources of reconversion business are abnormal needs for replacements of all kinds, obsolescence in consumer goods, and latent demand for goods largely unobtainable since Pearl Harbor. But these demands are expected to provide no more than 18 months of capacity business after the war. What then?

One answer was given by William J. Moll, executive of Geyer, Cornell & Newell, advertising agency, in a talk before the Advertising Club of Washington. Mr. Moll said:

"While the end of the war will find a greater accumulation of consumer demand and purchasing power than we ever had before, it would be tragic to assume that a vast surge of buying will break loose without advertising and selling. Continual conditioning of the public to save instead of spend will have an added effect in slowing down post-war buying unless it is counteracted by advertising."

The reconverting retailer must not only rekindle old demand but create new. He cannot prosper by merely satisfying basic consumer needs.

**Buying pools:** In the interest of economy and greater bargaining power, retailers are pooling their purchases.

R. H. Macy & Co. and May Department Stores formed Affiliated Retailers, Inc. Already they have admitted Kaufmann Department Store, Pittsburgh, among others. The Associated Merchandising Corporation, a buying and research organization numbering among its members several of the nation's largest department stores, has shown an inclination to expand its membership.

This movement is apparent in other fields. The Monitor Equipment Corporation, New York, has been formed to distribute about 30 home appliance and equipment lines under its own brand name through 60 independent, owner-branch distributors. In effect, of course, this is a buying combine.

The Druggists Marketing Corporation, created as a buying office for "America's 5,000 Class A independent drug stores," has been set up in Chicago. Its avowed purpose is to enable its member stores to obtain new products "at prices comparable with those paid by department stores and drug and variety chains through their own buying organizations."

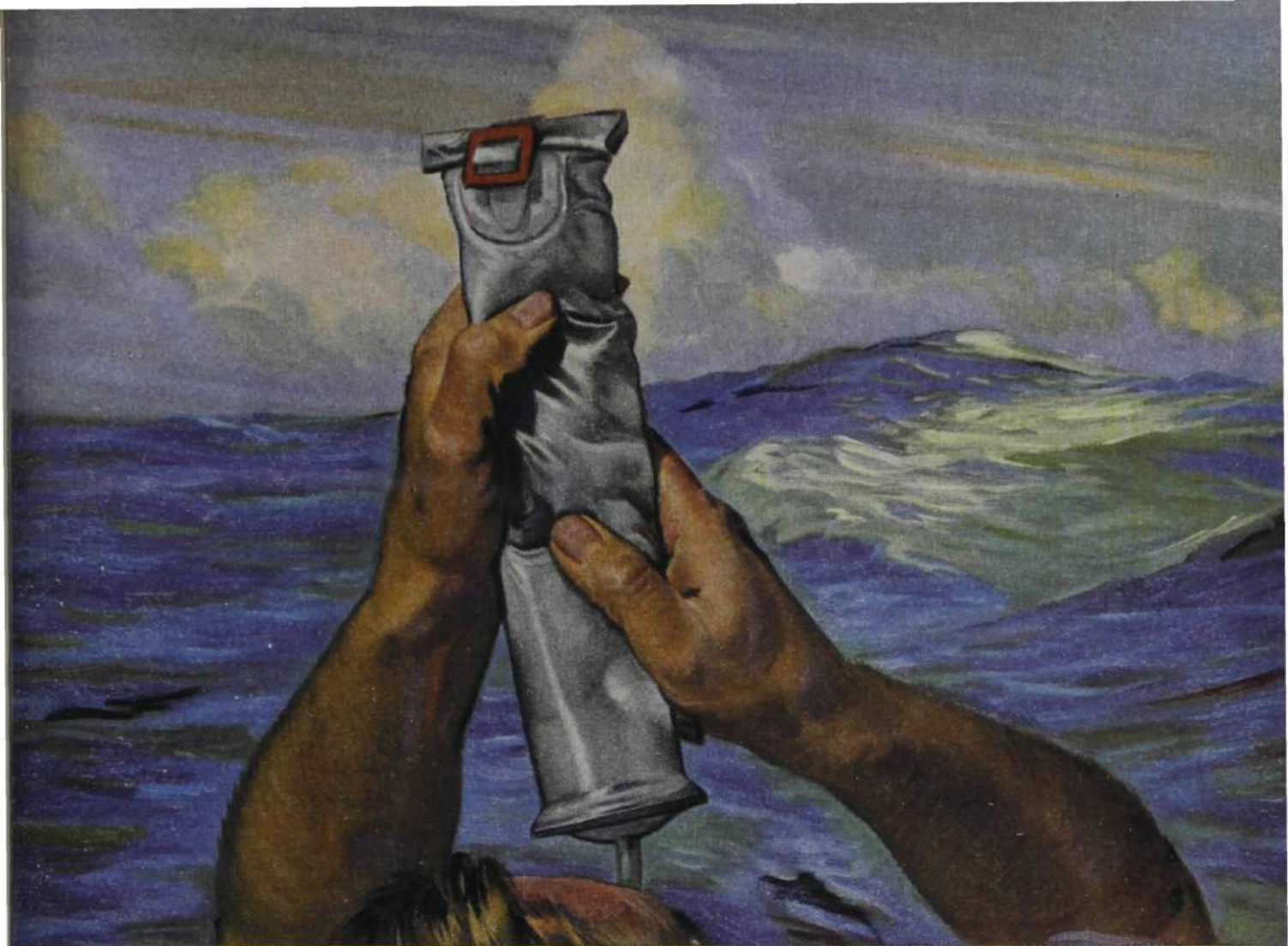
This reconversion development will eventually exercise a tremendous influence on the buying and selling ends of distribution.

**Expansion programs:** The retailer, who is making reconversion plans as well as he may, knows that, if war work employment expanded his market, cessation of such employment may snap it back to prewar size.

Optimism, however, seems to prevail in sections that have known vast wartime growth. On the West Coast, The Broadway Department Store, Los Angeles, has leased a 35-acre site to erect







Life



## FROM A PLASTIC BAG!

THE MAN ADRIFT here is drinking sea water. But it is sea water that he has made drinkable by chemicals and a filter contained in a VINYLITE plastic bag\*. The plastic—produced by CARBIDE AND CARBON CHEMICALS CORPORATION—has been made possible by the availability of synthetic organic chemicals, in which this Unit of UCC specializes.

But the story behind VINYLITE plastics is far more than just the history of another chemical development.

Rather, this unusual substance is indicative of the way man can learn—through years of uninterrupted research in the basic and applied sciences—to make better material than nature. It is one more confirmation of the continuing progress that is achieved by co-ordinating

research, development and engineering.

The importance of VINYLITE plastic in helping to solve such vital needs as fresh water at sea is typical, in terms of human progress, of the stature already attained by many of the 160 synthetic organic chemicals that CARBIDE AND CARBON CHEMICALS CORPORATION now has in commercial production.



*\*There are good reasons why a VINYLITE plastic is used in desalting bags. It can't mildew or rust. It is strong and tough, scuff-proof and shock-proof. It is chemical-resistant and sun-resistant. It is lightweight, transparent and flexible. It is non-flammable and cleanable . . . Engineers and executives interested in this material are invited to write for the booklet N-12 "Vinylite Plastic Sheet and Sheeting."*

BUY UNITED STATES WAR BONDS AND STAMPS

## UNION CARBIDE AND CARBON CORPORATION

30 East 42nd Street  New York 17, N.Y.

Principal Units in the United States and their Products

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Electro Metallurgical Company  
Haynes Stellite Company  
United States Vanadium Corporation

### CHEMICALS

Carbide and Carbon Chemicals Corporation  
**ELECTRODES, CARBONS AND BATTERIES**  
National Carbon Company, Inc.

### INDUSTRIAL GASES AND CARBIDE

The Linde Air Products Company  
The Oxyweld Railroad Service Company  
The Prest-O-Lite Company, Inc.

### PLASTICS

Bakelite Corporation  
Plastics Division of Carbide and Carbon Chemicals Corporation



# An Aircraft Carrier

## GOES BY RAIL

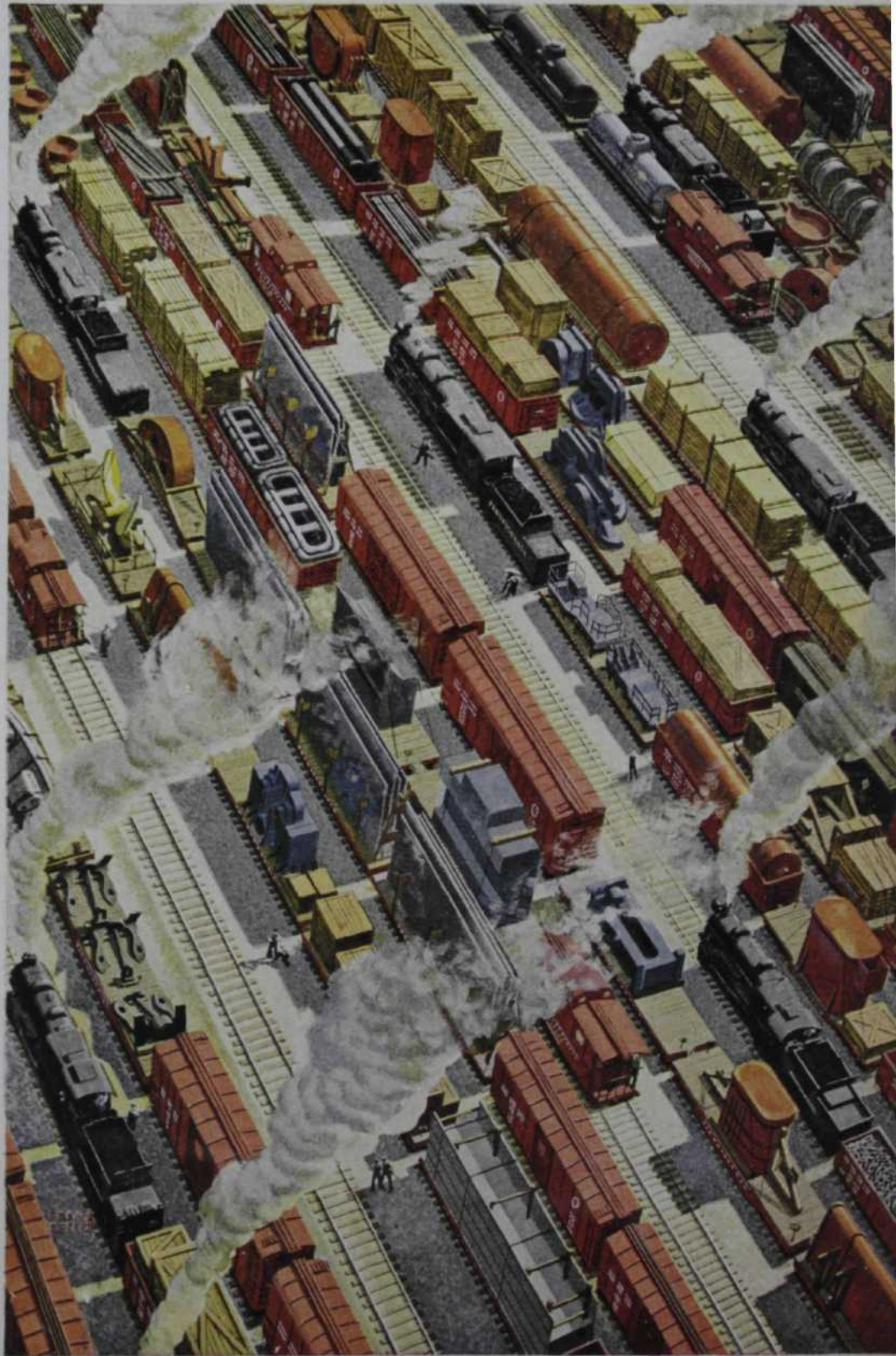
before it goes to sea



Modern shipbuilding is mainly the assembly of countless parts brought to the shipyards by rail from distant points.

A "flat top" requires about 28,500 tons of steel, including turbines, boilers, plates, semi-fabricated structures, anchors, chains, pipe and innumerable other parts; also thousands of feet of lumber for shoring, scaffolding and deck work. About 202 miles of metal cable alone add up to 288,900 pounds. And into the ship's communication system go 975 telephones, enough for an average town of 5,000 people. It takes more than 1,000 freight cars to haul the material for an aircraft carrier.

Multiply that ship by thousands of others being built for naval and cargo service—and you can see what a tremendous job the railroads have to do to help build our war fleet.



## Pennsylvania Railroad

*Serving the Nation*

★ 49,828 entered the Armed Forces

★ 434 have given their lives for their Country

BUY UNITED STATES WAR BONDS AND STAMPS



a branch store to provide another 100,000 square feet of floor space, while I. Magnin & Company has acquired a site in San Francisco on which a nine-story structure is planned for after the war. Famous-Barr Company, St. Louis, a unit of May Department Stores, has announced a \$7,500,000 expansion program which calls for three new, large outlying department stores in the St. Louis area, among other additions.

Such programs are the rule rather than the exception. In New York, the Hoffritz Shops, specializing in cutlery and gift wares, has announced a \$2,667,000 postwar expansion program.

The more conservative merchant is keeping a weather eye on population shifts and pay roll separations. He remembers the ghost stores and ghost selling floors of the depression. A majority will modernize first and expand later if conditions warrant.

Never mind about wartime employment, overtime pay and population jumps, some highly optimistic merchants have told their more cautious colleagues, remember that there are some \$120,000,000,000 of accumulated savings to create a postwar retail market bonanza. Others doubt that these savings will prove a fabulous reservoir of postwar business.

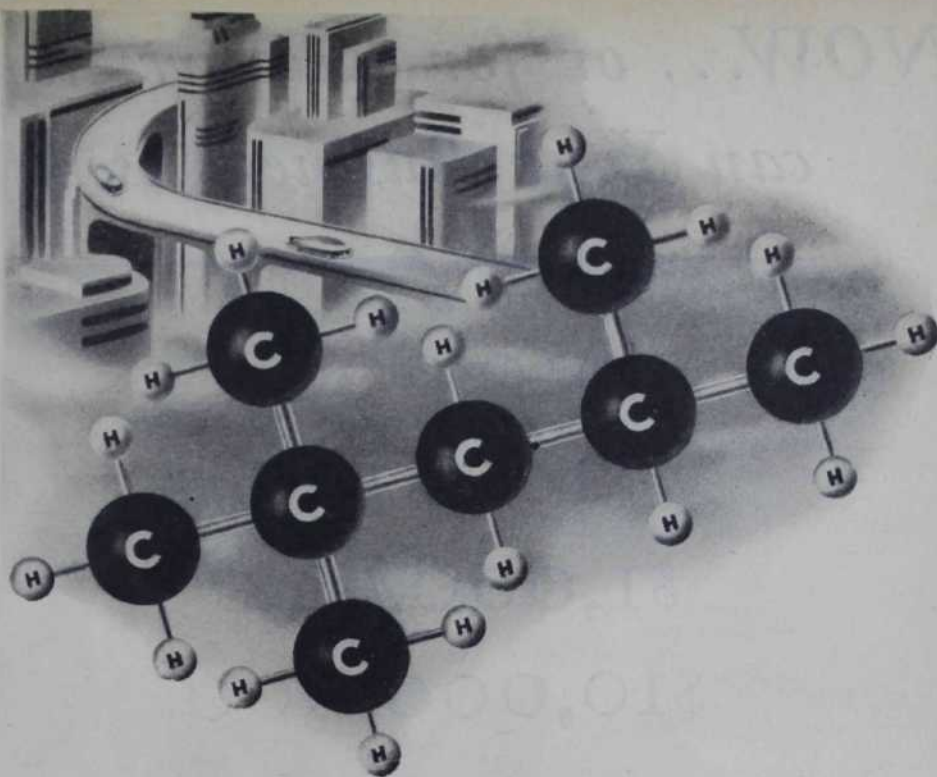
P. A. O'Connell, president, E. T. Slatery & Company, Boston, told the Boston Conference on Distribution that, if millions of lower income families held most of the reported savings, they would possess tremendous, potential buying power. However, he added, these savings are held in the main by families with incomes of \$5,000 and up. He estimated that families earning less than \$3,000 a year, representing about 75 per cent of the total population, hold no more than \$8,000,000,000 or \$10,000,000,000 of wartime savings.

In making his reconversion plans, the retailer who weighs these facts about savings may be inclined to temper ambition with caution. He may revert to his prewar projection of markets, based on the axiom that consumer earnings determine consumption, and consumer earnings are derived from employment.

**Sound planning necessary:** The Committee for Economic Development recently made available a handbook for retailers planning the future of their businesses. It suggested making a plan for estimated sales, deciding what lines to carry, adopting methods for increasing sales to a planned volume, determining what changes are needed in the store itself, organizing and training personnel, and improving record keeping and cost accounting.

The C.E.D. reminded merchants that "reconversion in retailing begins with the retailer," but each plan drawn up by a store must be made with particular reference to its community, its conditions and its customers. Just as no two stores are alike, so no two communities are identical, and even store patronages vary widely.

Retailers already are being solicited



The symbols represent a complex molecular structure found in today's 100-octane gasoline. Cities Service Research will use these hydrogen and carbon atoms in building the amazingly effective Koolmotor Gasolene that will power Tomorrow's cars.

## Design for Tomorrow

**P**ETROLEUM—Bloodstream of War—will be a vital Bloodstream of Peace. In the Cities Service Research Laboratories, work has been done on many new products, new processes, new devices. Some are "hush-hush." Others are ready and waiting for developments in the automotive and other industries—developments which can come only *after* Victory is won.

Cities Service stands ready *now* to "service" your car of the future. Sounds incredible? Then let us prove it.

Before new models even reach the blueprint stage, our research people are in consultation with the automobile manufacturers, checking on the fuels and

lubricants they will need. And so flexible are the ultra-modern facilities of the great new Tutwiler Refinery at Lake Charles, La., that we are ready at a moment's notice to meet the exacting demands of tomorrow's engines.

And so out of research, our specialists have been able to develop high-powered, high-octane gasoline—temperature-resisting lubricants—waterless soap, fuel-saving devices, new plastics and countless petroleum derivatives.

One thing is sure...you can look to Cities Service for important new developments after the war.

*Progress through Service—*





# NOW... or for Reconversion can Your Business use

\$10,000

\$100,000

\$1,000,000

\$10,000,000

IF YOU answer "yes" to the above question, maybe you can learn something from the manufacturers and wholesalers to whom Commercial Credit has advanced MORE THAN A BILLION DOLLARS since Pearl Harbor (and that huge total does not include our volume of automobile and other installment financing).

These companies have used Commercial Credit money for such purposes as to increase working capital . . . to discount purchases and maintain credit . . . to make tax or renegotiation payments . . . to finance expansion or reconversion . . . to buy machinery and equipment . . . to buy other companies . . . and for other sound business uses.

They have found that Commercial Credit financing is reasonable in cost and free from red tape . . . that it involves no interference with their management . . . places no restrictions on their operations.

## ARRANGE NOW FOR RECONVERSION CASH

Commercial Credit makes thousands or millions quickly available for current use. Or you can arrange now to have Commercial Credit set aside all the outside cash you may need later . . . ready for you to draw upon in changing over your business for peacetime operation . . . so no possible delay in turning wartime assets into cash can hold you back in the race for civilian markets.



For more information, send for a copy of "Capital Sources"—a 9-minute outline of the scope and uses of Commercial Credit financing services. Write, or wire Dept. 44.

## Commercial Credit Company

BALTIMORE 2, MARYLAND

Commercial Financing Divisions:

Baltimore New York Chicago San Francisco Los Angeles Portland, Ore.

Capital and Surplus More than \$65,000,000

OFFICES IN PRINCIPAL CITIES OF THE UNITED STATES AND CANADA

by former suppliers offering new products and new suppliers offering prewar products. They cannot handle all the lines that will be on the market, and decisions on forced options cannot be long delayed.

At a meeting held by Arthur Fertig & Company, New York, consultants to home furnishings stores, it was recommended that the stores should limit themselves to a completely stocked, nationally advertised line of appliances, a second line and a store or private brand line.

More lines, merchants were warned, would tax their financial resources, overcrowd their selling space, and overload selling facilities.

**Selling comes first:** At the Absecon Conference Walter D. Fuller, president of the Curtis Publishing Company, emphasized that the postwar job could be described in one word—selling. Mr. Fuller said:

"Production without aggressive and sound selling is as futile as a hen on a china egg. It wasn't overproduction that caused our trouble in the 'thirties, it was underselling.

"Selling, which would have stimulated the purchase of \$200,000,000,000 in goods and services over the ten year period could have provided all the employment and payrolls needed to maintain a sound economy.

"People are not necessarily customers. The job that selling must do when the war is over is to turn 135,000,000 people of this country into customers. If we have 135,000,000 customers there will be steadily expanding jobs and payrolls and increasing opportunities."

That is the job and the responsibility of the retailer in the months that lie ahead. More intensive competition should only sharpen his wits, gird his enterprise and add a fine edge to his selling tools.

Each merchant must determine his own course according to local conditions and opportunities. He must find his own way to business that is better not because it is bigger but because it is sounder.





# Great Events in the History of...

## COMMUNICATIONS!



**The Telephone Talks!** "Mr. Watson, come here, I want you!" This sentence, spoken by Alexander Graham Bell in his Boston workshop on March 10, 1876, to summon his assistant, was the first ever transmitted by telephone. This great event led to the founding of the Bell Telephone System—for which Western Electric has been the manufacturer since 1882.

**EVEN BEFORE** the first of these historic events, Western Electric—founded in 1869—was making electrical communications equipment.

The Company's work as maker of Bell Telephone apparatus since 1882 has led to many other sound-transmission products which enrich your life. Radio in all its forms—talking picture equipment—train dispatching equipment—public address systems—hearing aids—all owe much to the pioneering work of Western Electric.

This year—as the Company marks its 75th Anniversary—Western Electric is the nation's largest producer of electronic and communications equipment to speed victory.

*During the 6th War Loan Drive, buy more Bonds than ever!*



**The Telephone Spans the Continent!** On January 25, 1915, Mr. Bell in New York, once more talked to Mr. Watson, this time in San Francisco, on a momentous occasion—the opening of telephone service across America. This was made possible by Western Electric vacuum tube repeaters—first of many millions made for the Bell System.



**Radio Telephone Spans the Atlantic!** Just before dawn on October 21, 1915, the first spoken words crossed the Atlantic—transmitted from Arlington, Va., and received in Paris by Western Electric radio telephone. Out of this pioneering came world-wide telephony—broadcasting—aviation, marine and police radio.





# Our Margin of Prosperity

By JUNIUS B. WOOD

**EVERY AMERICAN** business man—whether he is head of a big corporation, a country store merchant, or somewhere in between—has a substantial stake in foreign trade.

Although foreign trade may seem remote to some it is a part of all that is bought or sold, a deciding influence in government policies, a tangible factor in the life of every citizen. It is the national margin between prosperity and depression.

In 1939—the last year for which figures were made public—our foreign trade of \$5,500,000,000 was one-tenth of the country's total trade. That was the national average, though for movie producers, foreign trade was one-third of their business.

In that year, the United States did 14.5 per cent of the world's export and 9.8 per cent of its import business. With lend-lease, if that may be called trade, the figures were much larger.

Foreign trade is the ten per cent of American business which keeps the factories and mills running at full capacity, loads railroad cars which would be idle, provides cargoes for our ships, insures profits for business, large and small, and takes up the slack in unemployment.

Broader than this, world trade is the foundation on which the statesmen must build future peace.

## New ways of competition

THE American business man with interests in foreign fields is confident he can meet the many new conditions and changed situations after the war, even though in many countries foreign trade may be a government monopoly.

As monopoly is a fundamental of Communist doctrine, the Soviet Union will doubtless continue that system in its foreign trade. The American business man, awake to political changes, can see the Baltic and Balkan countries (Finland, Estonia, Latvia, Lithuania, half of Poland, Romania, Hungary, Czechoslovakia, Yugoslavia and Bulgaria) moving into Moscow's orbit.

France leans in the direction of government monopoly as do other countries in Europe and the Americas.



**YOU have a stake in foreign trade.  
It is the ten per cent of business  
which keeps our factories running  
at full capacity and takes up the  
slack in unemployment**

England, where Government always was an investor in private business, is seriously considering putting the Government in foreign trade as a phase of its pretentious public welfare plans.

England also has its imperial preference agreements and blocked sterling balances. London says the Empire is a single tariff unit. Washington argues that the Dominions are separate units as each makes treaties and independent military and political decisions. There it stands.

The United Kingdom and Canada have reciprocal trade agreements with the United States. Australia and South Africa do not. No steps are contemplated now but, in the past, the United States usually has been able to retaliate effectively.

Using the factories which the war has built, largely equipped by the United States, Australia plans an automobile and airplane industry to supply South America, India, China and the South Pacific.

In spite of these anticipated changes the American business man is ready to buy and sell abroad the moment peace

comes, but the Government must first declare its international policy, stake out the course and make the rules.

"If our Government, through the Department of State and the Department of Commerce, will set the international policy and keep world markets open so American business has a fair chance, we will do the rest," says one exporter.

Short of actual monopoly, the business man sees the future role of government in world trade divided into three broad possibilities:

1. Treaties with foreign governments to give American business the same opportunities and privileges which other nations enjoy in that country.

2. Government financial support of foreign trade through stabilized exchange, credit insurance, export subsidies or other means.

3. Channeling of foreign trade through governmental agencies.

**Treaties:** Apparently business men agree that our Government should negotiate treaties or agreements to assure equal opportunities to American business in foreign countries. Once that is done, business feels sure it can take care of itself as in the past. In private opinions and in resolutions adopted at conventions, the American business man endorses the reciprocal trade agreements or most favored nation treaties negotiated by Secretary Hull. Though superseded by war controls at present, they are now in effect with 28 countries.

In addition to opening the doors of foreign countries to American trade, business asks our Government to clarify the Webb-Pomerene Act. Because of a flaw in that Act, nearly 100 individuals or concerns that have formed associations to trade in foreign countries as the law provided have been indicted on charges of violating the antitrust laws at home.

**Finance:** Opinions differ in the broad field of government financing. The division is not between the big corporation, strong enough to do its own financing, and the smaller trader with relatively limited resources. They agree



# Burroughs Leads . . .

in modern  
payroll machines  
and methods

## Some of the Great Advantages of Burroughs Payroll Machines

Most complete and available records for preparing management and government reports quickly and easily.

Most easily-read employee's statement of earnings, deductions and net pay.

Greatest variety of types and styles to fit any payroll accounting method.

Highest degree of automatic operation.

Greatest simplicity in form handling.

Greatest saving in keyboard time.

Greatest saving in proving time.

Since 1913, when the Income Tax law first made individual employees' earnings records necessary, the complications of payroll accounting have steadily increased. Wages and hours legislation, social security programs, withholding taxes, accounting for war bond deductions and purchases, and other special items—all presented new problems. But the new problems were constantly anticipated with new Burroughs machines and features, providing both large and small business with maximum savings in time and money.

Because there are so many different types and styles of Burroughs payroll machines—so many advanced features—Burroughs can always furnish the exact machines and methods best suited for your particular needs. This wide choice makes possible the integration of all aspects of the labor accounting job—payroll, cost distribution, earnings calculation and accrual, etc.—so that fewer machines and fewer hours are required. It is easy to understand, then, why the great majority of employers choose Burroughs when selecting payroll equipment.

As conditions change—as new problems arise in labor accounting—Burroughs will continue to fulfill the obligations of leadership by being first with new developments and machines.

BURROUGHS ADDING MACHINE COMPANY, DETROIT 32

# 1st Burroughs

IN MACHINES  
IN COUNSEL  
IN SERVICE





that, for most transactions, the American exporter has been capable of doing his own financing through his own or the Export-Import Bank. He knows his customers abroad as well as he does those at home and government financing also means government supervision.

They also agree that there is a government role in capital investments which require long term credits, particularly those for public works in which a foreign government is interested. Out of deference to a debtor's self-esteem, whether a modest municipality or a proud nation, supervision of how the money is spent is rare. Business would be more watchful of amortization.

Business men agree that trade cannot be one-sided and that the United States must buy from other countries if it wants to export. Those who look to a distant future contend that balanced trade is a more stable foundation than loans whose carrying charges reduce a country's buying power and often end in repudiation. They advocate tariff revision, more cautious lending, and changes in the Johnson Act of 1934 which limited loans to debtor nations and protected American investors in foreign lands. But deciding what the United States should buy to balance its credits is as unending as a tariff debate.

Currencies must be stabilized for the good of all countries. While the real strength of each country's currency must be based on its own production and economy, the agreements at Bretton Woods are generally accepted as a start in the direction of international stabilization. In that, as in other aspects of foreign trade, the American business man is convinced that the United States has the deciding voice among nations.

"Stabilized currencies are absolutely essential for world trade and our Government should participate in all arrangements," is the opinion of more than one. "Business must know what it is using for money, and an unbalanced economy in one country affects the entire world."

Government guarantees to exporters against foreign exchange fluctuations, as proposed by some, are considered by others as a make-shift substitute for currency stabilization. It is a variation of export credit insurance, which Canada is trying, and a short step from government financed private trade. Seasoned traders and big investors in foreign fields are against such proposals.

"Normal fluctuations of exchange are an ordinary business risk," they say. "Some see such insurance schemes as an easy way to break into foreign trade, on a government bankroll, but the experienced trader knows that, if Government is underwriting his foreign business, it will not be long before the Government is also running his business at home."

**Government trade:** On whether future foreign trade should be channeled through government agencies, American business speaks as one man. To the business man, the question resolves into

whether the present government trade and the war controls, permits, quotas, classifications, fixed prices, proscribed lists and other hurdles to private trade shall be continued indefinitely. He has survived, though not without considerable loss of sleep, much scribbling and many headaches, but he wants it to end as soon as possible after hostilities cease.

The business man who is familiar with the routine knows that foreign trade under present conditions is not a life of ease. An American exporter, for instance, receives an order from an old customer in a neutral country say, Spain, for 10,000 yards of cotton print goods. Until this year the order already had been noted by a British censor in Trinidad or Bermuda.

## Exporting is a paper job

THE exporter puts on his reading glasses and reaches for "Comprehensive Export Schedules," a volume resembling a telephone directory. Issued quarterly by the Foreign Economic Administration, it lists some 7,500 commodities in fine print. The unit of measurement, number in Schedule B of the Department of Commerce, general license group and processing code is given for each item.

After getting the needed information from the references, he wades through a stack of mimeographed sheets which record a daily dozen of amendments and changes since the comprehensive list was printed.

He finally learns that cotton print is not a restricted war material but that only 2,000 yards can be exported in a single shipment. No mill can afford to run such a small order. The trade is canvassed and a competitor is located who has 2,000 yards on hand.

The goods located, the exporter next applies to FEA for an export license and government wheels start moving. FEA "screens" (an old word with a new meaning in Washington) the application through other agencies. The exporter is relieved of that much. The Combined Shipping Board decides whether there is cargo space and another "combined board" passes on whether the commodity can be spared from military needs. OPA reports whether the price is in line and various security agencies check on whether the consignee is on the enemy blacklist.

Having run the gauntlet of Washington agencies, the application now goes to the Joint Blockade Commission in London. The Commission debates whether any remnants will be slipped into Axis countries and forwards the application to its representative, which may be the British Embassy, in Madrid. The Embassy passes it on to a consulate in the district where Old Customer is located. He is called in to explain why he wants the material.

The application then starts on the return trip. It has more OK's than a tire inspection record and FEA issues the export license. The official machinery is

ponderous for such a small item but in countless other cases it has prevented neutral countries from becoming transshipment bases for war materials wanted by the enemy.

The same military purpose gave birth to the United States Commercial Company, a corporation which disturbs many business men as its operations emerge from military secrecy. Recalling the camel which stuck an inquisitive nose into a tent, edging in farther and farther until everybody was crowded out, they wonder whether USCC will become a government burden bearer to take over all foreign trade.

USCC is entirely government owned, incorporated in Delaware soon after we entered the war, with a capital stock of \$5,000,000. Leo T. Crowley, administrator of FEA, is president and chairman of its board while other FEA officials are officers and directors—with representatives of State and Treasury Departments, the Export-Import Bank and Reconstruction Finance Corporation among the 12 directors.

While other corporations justify their existence by showing a profit, USCC was incorporated to operate with financial losses. Its original function, surrounded with military secrecy, was "preclusive" purchasing in neutral countries—that is, buying everything which the Axis might want.

From "preclusive" buying, USCC expanded into buying strategic materials and encouraging their production in all parts of the world.

USCC states that it is a channel for American traders in countries where they operate only with difficulty or not at all, North Africa for one.

## Business to recover trade

MR. CROWLEY calls USCC a "stop-gap" until American business is free to resume on its own. Responsible officials in State, Commerce and other departments also believe Government should get out of business as rapidly as war needs will permit. A State Department verdict is:

"Our experience shows that a country's foreign trade decreases in direct proportion to the increase in governmental controls."

President Roosevelt, in a letter to Mr. Crowley on September 29, said: "Private industry and private trade can, I am sure, produce a high level of international trade and the Government should assist in achieving this objective by returning international commerce to private lanes as rapidly as possible."

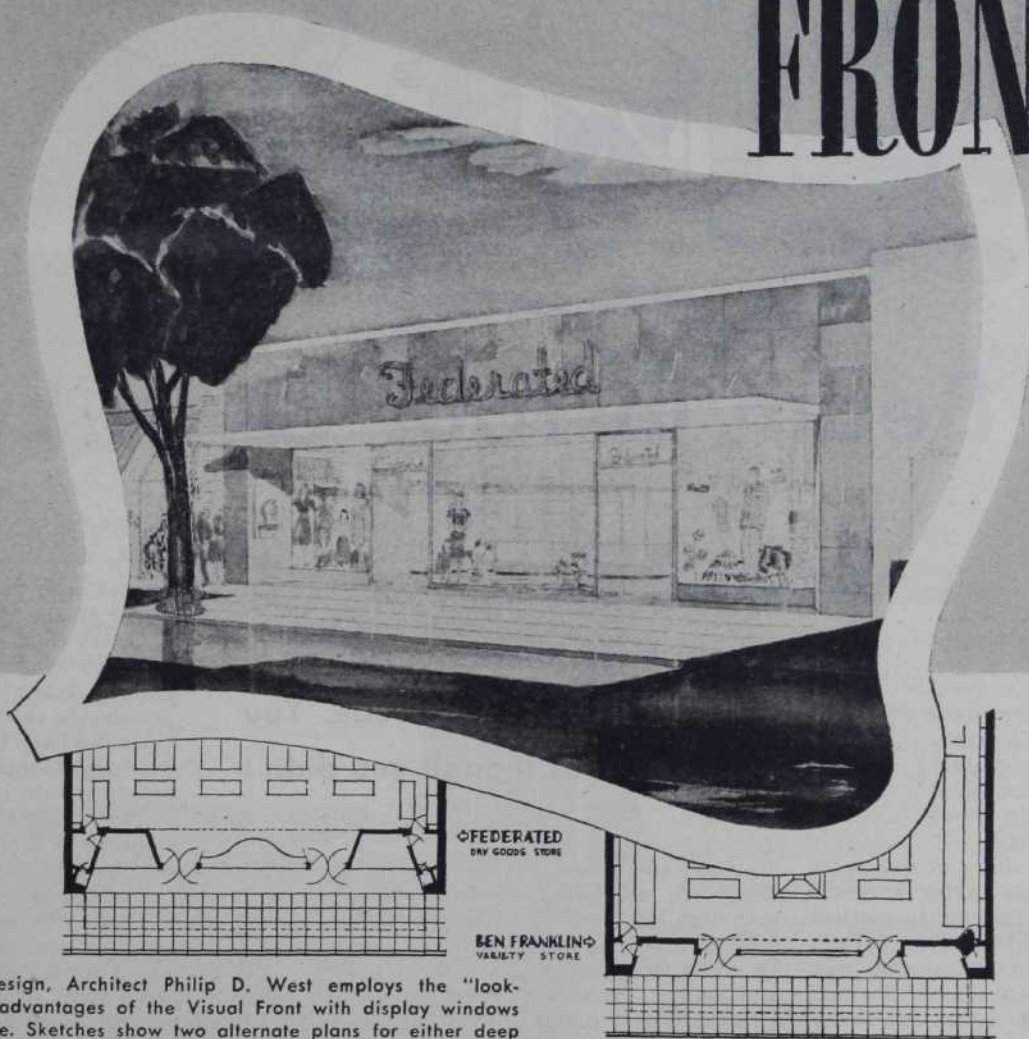
Naturally, government controls cannot terminate abruptly when the last gun is fired. But, in spite of the clear statements of policy by responsible government officials, there are others who favor making the controls over foreign trade permanent, either by channeling all foreign trade through government agencies or by giving that Government a monopoly.

In the end, Congress will decide. Most  
(Continued on page 80)



Designed to be seen through  
not just to be seen... the

# VISUAL FRONT



Courtesy, Butler Brothers

In this design, Architect Philip D. West employs the "look-through" advantages of the Visual Front with display windows at the side. Sketches show two alternate plans for either deep (left) or shallow display windows (right).

Why close a store interior from the view of sidewalk traffic?

That's a question designers of tomorrow's stores are answering with clear glass fronts that permit full view of the entire store . . . that place no visual barrier between the passer-by and the goods to be sold . . . that make the store look inviting and easy to enter.

The Visual Front is suitable for stores of any size—for new structures or remodeled stores—for flush fronts or arcade types. Before you get your designs on paper, see your storefront designer. Be sure to ask your Libbey-Owens-Ford

Distributor to show you the many types of glass you can use to give your store more beauty and more merchandising power.

**FREE—Book on storefronts.** Shows how to use clear glass for better merchandise display . . . Vitrolite or Glastone for a colorful, brilliant facade . . . how to get *extra* visibility with doors of Libbey-Owens-Ford Tuf-flex, the tempered glass. This new book is packed with ideas for your postwar store.

For your copy, write to Libbey-Owens-Ford Glass Company, 73124 Nicholas Bldg., Toledo 3, Ohio.



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**LIBBEY • OWENS • FORD**  
*a Great Name in* **GLASS**





# The Beam in Your Own Eye

By LIDA C. LUECK

**DISCOURTESIES** at the hands of those from whom Americans have been taught to expect service rival the weather today as a conversational gambit. Complete strangers can find a community of interest immediately if one remarks, "I just came from Trye & Gettit's Store and the clerk said to me—"

I have offered my share of examples in these conversations. After a hectic shopping trip I have frequently soothed my ruffled ego by drafting biting letters to be sent to management when the war is over and the concern where "the customer is always right" again has to offer goods, service and courtesy to get me back through its eager portals.

Now, having spent a while on the other side of the counter, I am not sure those letters will ever be sent. The fact is, I am a little ashamed of myself.

I have found that salespeople have no monopoly on discourtesy.

Customers, too, can be rude, impatient and unfair; and I am assured that the men are quite as bad as the women. They are equally likely to shout at the salesgirl; to tell her they know she isn't out of what they want . . . she's just too indifferent to hunt for it; to grumble aloud while waiting and to demand more than their just share of the limited merchandise offered, more of the salesgirl's time than she should give.

In a big men's store the buyer of men's suits told me that in 27 years in the business he had never seen such customers as today's.

"They are war workers chiefly, they have come from smaller towns, they have more money to spend than they

**MAYBE** the salesperson who said, "Don't you know there's a war on?" meant to be helpful—not rude. You may have acted as though you didn't

ever had and it has gone to their heads. They are arrogant, insolent and demanding. My men—and I have less than half as many as I once had—do twice as much work keeping stocks in order and selling. Salesmen have, in consequence, half as much time as they once had to spend with the customer. With less to sell, more to do and unreasonable demands made upon them, you can understand that when you, who are the soul of politeness, come along, they are not quite so pleasant, so my-time-is-all-yours in their attitude as they once were."

## Shopping without buying

SINCE shoes are rationed, buying a new pair is an event for most of us. We buy carefully, think twice and make sure the pair we are going to get for our precious coupon is exactly suited to our needs. The shoe stores know and appreciate this. But what drives them frantic, is, as I was told in one smart shoe shop, the great number of people who come in, spend a long time in making selections—and then announce they've forgotten to bring their coupons along. Most shoe salesmen work on commission. Would your angelic disposition hold out after three customers in a row pulled that

one? Could you smile pleasantly at the next customer?

Or try this:

Every woman in the land should know that costume jewelry is taxed. Apparently the news hasn't gotten around yet to all of them, because one salesgirl told me:

"You'd be shocked at the number of women who come

in, select say a pair of earrings and, when I tell them the price, say, "Tax . . . what tax?" Then they indignantly put the earrings down and walk away.

"It doesn't seem very patriotic to me," she said with a sigh.

I was buying woolen socks for an overseas box. Waiting for the motherly looking saleswoman, I overheard the customer ahead of me. Mother of an army son, she bewailed his going, his hardships, his absence. I happen to know that the woman serving her has a husband who is a casualty of the war, her son is missing and she is behind that counter because she wants to serve in some capacity. Quiet and composed, she made no comment. But you can appreciate that her attitude, and the attitude of hundreds of other women who have stepped into this emergency, is not the attitude of the clerk of by-gone days whose dependence on the customer's favor and patronage meant her very job.

Many older men and women are serving as a patriotic contribution. It is not a matter of bread and butter alone with them. In this business of daily living and working, they are trying to help, but while they serve you, they feel they are your equal.

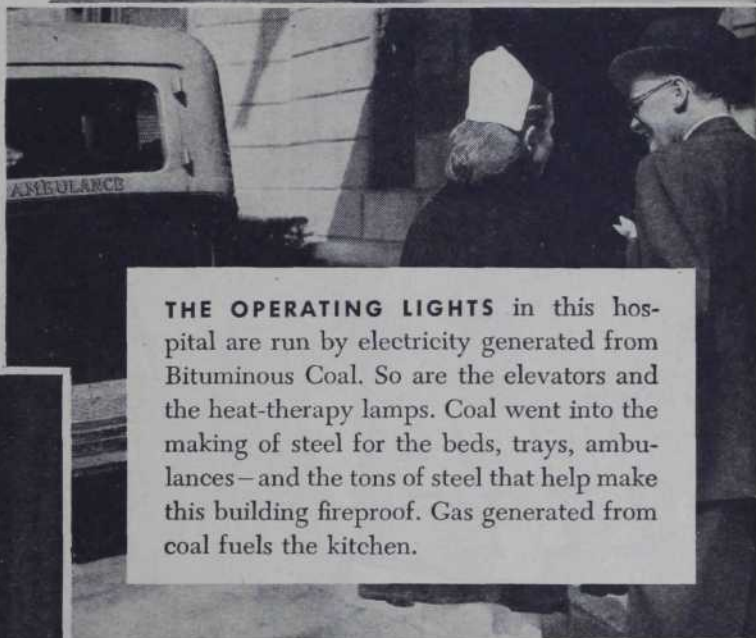
This attitude of course can go too far,



# "COAL HELPS A DOCTOR?" How?"



**COAL SALUTES YOU, DOCTOR**, for your magnificent achievements on the home front and on the battle front . . . and serves you, too! Dozens of medicines in your black bag are made from coal-tar derivatives: laxatives, sedatives, aspirin, and vitamins, to name a few. Bituminous Coal helps provide anesthetics, antiseptics—even surgical instruments!



**THE OPERATING LIGHTS** in this hospital are run by electricity generated from Bituminous Coal. So are the elevators and the heat-therapy lamps. Coal went into the making of steel for the beds, trays, ambulances—and the tons of steel that help make this building fireproof. Gas generated from coal fuels the kitchen.



**BITUMINOUS COAL SUPPLIES RELIABLE, STEADY HEAT** for the sickroom. If the patient needs one of the many life-saving sulfa compounds, thank Bituminous Coal chemistry for helping to supply it. More than 200,000 useful products now come from coal; and *thousands* of them are used by modern medicine. Yes . . . *Bituminous Coal serves every life—every day!*



## "MEDICINE NEEDS BITUMINOUS COAL!"

Last year, to supply the needs of medicine, farming, railroads, home, and factory, the coal industry produced a record total of 589 million tons! This year the industry has scheduled an output of over 600 million tons . . . more coal than has ever been mined in any year in any country in history.

### Surprising Facts About Bituminous Coal

1. "A lump of coal is a chemical storehouse" . . . serving doctors, pharmacists, and chemists with *thousands* of useful products.
2. Of the 34 million private dwellings in the U. S., 18½ million are heated by coal, or coke made from Bituminous Coal.
3. Mechanization of mines helps make the American coal miner the world's most productive. He produces about 5 tons a day—compared with 1½ tons a day for the average British miner.

**BITUMINOUS  COAL\***  
**SERVES EVERY LIFE—EVERY DAY:**

BITUMINOUS COAL INSTITUTE  
60 E. 42ND ST., NEW YORK 17, N. Y.



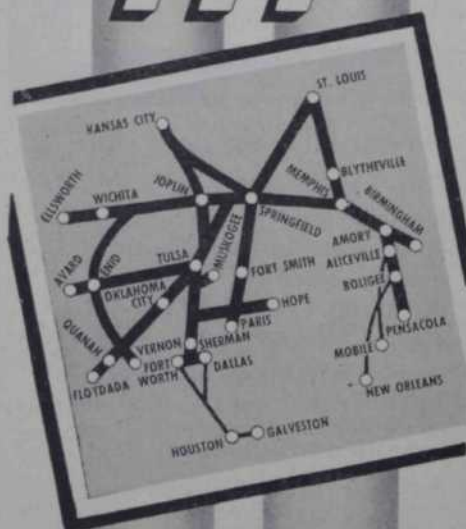
# FRISCO

**5,000 MILES IN**

Missouri Arkansas  
Oklahoma Texas Kansas  
Tennessee Mississippi  
Alabama Florida

Linking  
Transcontinental Routes  
**BORDER-TO-BORDER**  
**COAST-TO-COAST**

**FRISCO**  
FRISCO FASTER FREIGHT



**FRISCO**  
**LINES**  
ST. LOUIS - SAN FRANCISCO RY.

*A Great Railroad*

as it did one day when the vice president of one of the biggest stores in my town happened to be walking on his main floor. He paused at the handkerchief counter where a clerk was just finishing a transaction.

"Just charge it," said the customer. "Oh, why don't you pay for it?" the salesgirl said.

The vice president rubbed his ears. He couldn't believe what he was hearing.

The customer repeated, "Charge it, please," in firm tones.

## Clerks want to save time

"LISTEN," said the clerk, "that takes too much of my time and I have to wait for it to be OK'd and I'm busy!"

The blood pressure of the V.P. was almost above recording by this time. He stepped in and the charge was made. Then he invited the clerk to his office for

taken," he said in his smoothest tones. But almost anything can happen these days, so he investigated. The clerk was well mannered, capable and had a good record.

"I've had a backache that's driven me almost crazy all day long," she said. "I shouldn't have come in at all, but our buyer's so short of help she needs me. This customer, who should know better, had taken half an hour of my time making a small purchase while describing in detail every ill she's had in the past year... I just couldn't stand it another minute!"

Tired, overwrought, overworked—but certainly she should have maintained her composure.

But do you, under *all* circumstances? I said almost anything could happen and it does. As it did to the bookkeeper in a furniture store office, who looked up, startled, when a big man staggering



"Charge it," said the customer.

"Oh, pay for it," said the girl

a little talk. But she was unabashed by vice presidents.

"Now look here," she said, "if she didn't have the money she shouldn't have bought the stuff. It takes my time to write her name. Then it has to be sent up to the office and you have to have bookkeepers to keep the records and then somebody has to send her a bill, and that's postage and paper and she has to come in and pay for it. My goodness, doesn't she know there's a war on and people ought to conserve time and paper? Also I could be waiting on two other customers while I write her charge!"

He felt pretty much the same way after an indignant customer had insisted on seeing him to report an impertinent clerk.

"I was buying hosiery," said the lady, "and that clerk told me to shut up."

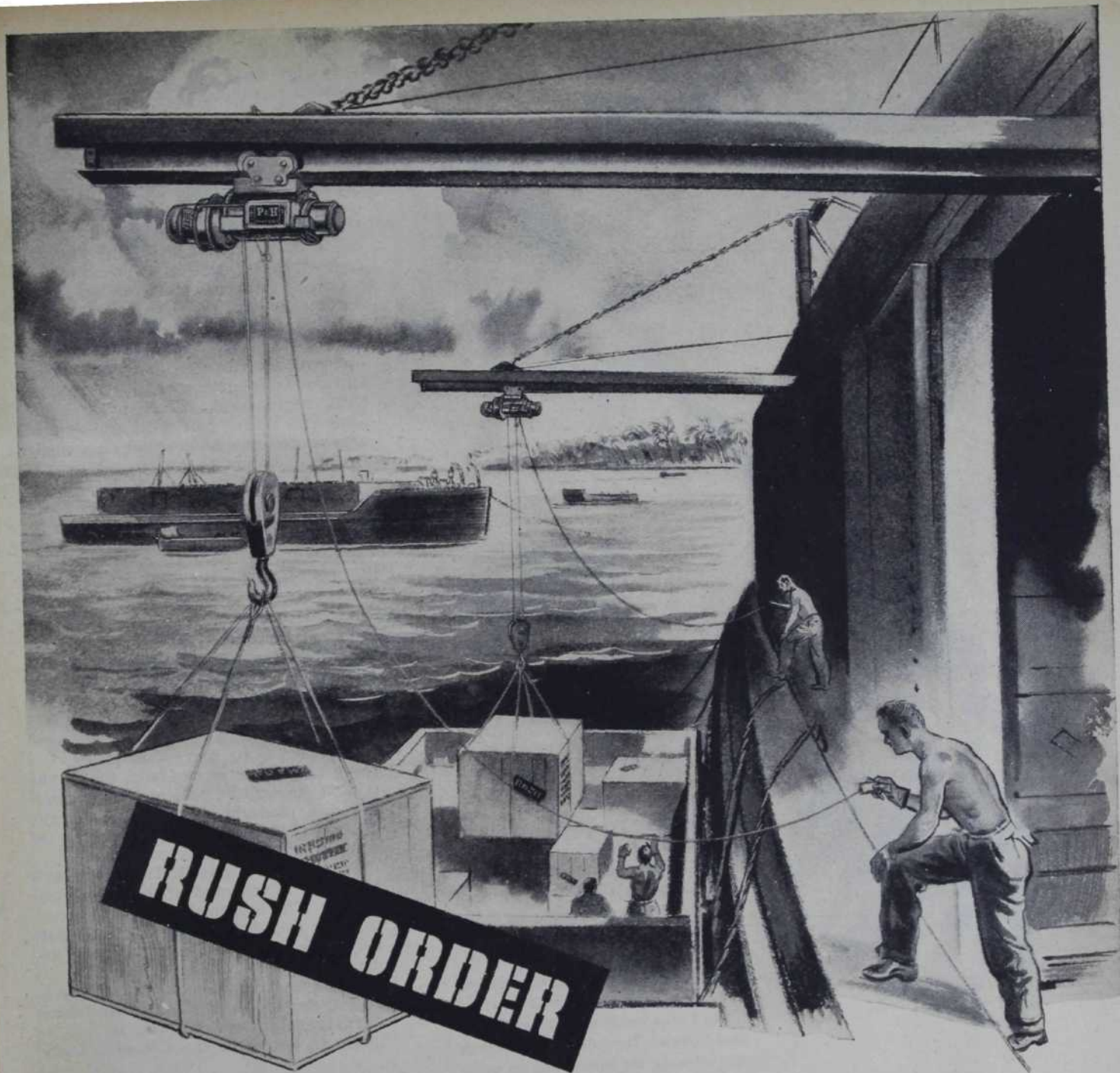
"Are you sure? You must be mis-

under the bulk of a small iron bed, carried on his head like a tent, shouted something unintelligible to her. She wasn't sure whether he meant to knock her down and abscond with the records and safe—or what. But he said he just wanted to buy the bed and carry it home and how much was it?

Formerly in many shops, stock girls and boys kept things like sweaters, blouses, coats and dresses accurately arranged. Now there are no stockkeepers. The salespeople arrange their wares as best they can. The customer comes along, pulls out sizes and styles, pays little attention to returning things to proper bins and racks and thereby adds much to the general confusion.

"If they would only put things back where they found them," one clerk in a sports shop bemoaned. "You have no idea the time it takes to find things again! We hunt, the customer waits and





## FOR THE SOUTH PACIFIC...Handled with Care...and Speed

Here they come! C rations, K rations, shoes and socks—the vital supplies are moving in to sustain America's invading forces. They're all part of the *rush order* delivered by these huge concrete barges.

Dubbed "floating warehouses," these concrete ships have the broad beam and shallow draft ideal for dockless harbors. More, they're equipped with every modern device that makes for speedy unloading.

You'll find P&H Electric Hoists moving along monorails to swing the cargo up from the deck, over the side, and into shore-bound lighters. The mere pushing of buttons does it, saving time and manpower for the other big jobs ahead.

Here is American "know-how," the lessons of industry transplanted across thousands of miles of water. Here is modern materials handling applied to the specific requirements . . . a field in which P&H, for over 60 years, has played a leading role.

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**HARNISCHFEGER**

CORPORATION

Overhead Cranes • Electric Hoists  
Excavators • Welding Positioners  
Arc Welders • Welding Electrodes

Milwaukee 14, Wisconsin

EXCAVATORS • ELECTRIC CRANES • ARC WELDERS
 HOISTS • WELDING ELECTRODES • MOTORS



# Watch Our Smoke!



TO SIT BACK and enjoy a well-earned Pipe of Peace . . . to relax and watch its smoke curl lazily off into nothingness . . . is a tempting thought.

But the kind of languorous puffs which trail off into nothingness is not the type of smoke America wants . . . or the kind of smoke which far-seeing business men and Industrialists are planning for Peace time.

The smoke for which these men plan today will be continuous, pour ceaselessly from chimneys and stacks of factories where men are at work. Where Americans are building for the future upon a traditional

foundation of Private Enterprise . . . Freedom of Opportunity for Labor—where men, free of the fear of depression and insecurity, are setting new and higher standards of living for the world.

And in this postwar activity the high quality, unerring precision and master craftsmanship of Detroit Taps, Threaded Hobs, Thread Gages and Special Threading Tools which are winning for them such an enviable reputation in war will continue to serve the humming industries of the nation in Peace.

Send for your free copy of "Threads of Destiny," a new booklet tracing the development of the machine screw thread. Please make your request on your company letterhead.



8432 BUTLER AVENUE, DETROIT 11, MICHIGAN

is annoyed and everybody is irked. Old-time clerks know how stocks are kept—new ones don't—most of us are trying to wait on twice as many people. We have to."

I thought of that young mother I had met in a chain grocery, busily filling her cart while her young hopeful followed behind, pulling all the little price cards he could reach, from their grooves. Unperturbed she just picked up the cards, dumped them in a pile and said to me, "Herbie just loves numbers!"

Others had to wait while the grocery checker put them back.

These are some of the things which disturb the merchant. These are some of the worries of his employees. Harassed by government restrictions, OPA regulations, merchandise shortages and scarcity of help, the dependable shopkeeper knows that shopping is far from a joy to his customers. He wants to bring the service up again to former standards. He is making plans. One man told me that the plans for his proposed training school for employees are in complete readiness and just waiting for "that day."

"We know things are difficult for the customer," another executive told me. "We are distressed by the poor merchandise, the limited selections, the higher prices. We know how the customer feels because that is the way we feel when we go to the manufacturer and wholesaler. We are sorry we have fewer people to serve customers. We think the customer can help, too, if she will. If she will be patient, understanding and pleasant, that's the way the clerk will treat her. Not always, of course, but it's a pretty good rule."

So, there you have it. The customer's approach is reflected in the clerk's response. The smiling, considerate customer is usually smilingly served. Courtesy, fair play and consideration are usually repaid in kind.

All of us, from the Colonel's Lady to Judy O'Grady are much alike. And these days the clerk serving you is just as likely as not to be the Colonel's Lady.



"Hey, Joe! Remember that question you sent Information Please?"

LET'S ALL KEEP BACKING THE ATTACK—Buy More Bonds





# NO. DON'T TRY IT THIS WAY!



SO FAR as manual labor goes, an office force selected only for ambidexterity could prepare your payroll checks in short order.

But efficiency calls for more than the use of two hands. If you want a payroll method that will —

**Shorten the time it takes to**

**write checks and get them to your employees —**

**Cut down the cost per check —**

**Reduce to a minimum the number of payroll clerks required —**

Simply call your nearest Comptometer Co. representative and ask for details on the Comptometer Check-and-

Payroll Plan. There's no charge . . . and he'll be glad to explain this quick and efficient method without obligation. The Comptometer, made only by Felt & Tarrant Manufacturing Co., 1712 N. Paulina St., Chicago 22, Ill., is sold exclusively by the Comptometer Co.

## COMPTOMETER

REG. U. S. PAT. OFF.

**ADDING-CALCULATING MACHINES AND METHODS**



# Where are the Cigarettes?

SIX government agencies in Washington can tell you all about the cigarette outlook—if you have the time.

Commodity Credit Corporation manages the crop control program, which still restricts tobacco production to a fixed quota for each farm, places a "floor" under primary-market prices, and withdraws offerings from the market periodically to sustain this predetermined floor.

War Food Administration allocates the free crop to the various tobacco processors and manufacturers.

War Production Board allocates the amount of machinery available to tobacco factories.

War Manpower Commission puts employment ceilings on all cigarette factories.

War Labor Board fixes wages in relation to competing industries in all controlled labor areas.

Foreign Economic Administration fixes lend-lease tobacco allocations for overseas shipments.

Meanwhile Office of Price Administration fixes the price of the cigarette, the cigar and pipe tobacco all the way from manufacturer to smoker.

When you have gone through all these scattered agencies of control, you will find that, although we could not get fully caught up on our tobacco needs before 1947 if we had started unlimited production this year, the crop controls still are effective for the 1945 crop, and CCC still is planning to withdraw 400,000,000 pounds of leaf from the market in the new year.

If this policy is adhered to, total tobacco available for all purposes in the new crop year will be barely 1,000,000,000 pounds, or approximately 300,000,000 pounds less than estimated consumption, including military and lend-lease.

By the end of the 1945 crop year, next June, the accumulated U. S. tobacco deficiency, according to careful trade estimates, will be about 650,000,000 pounds.

Because of the growing pinch on tobacco supplies during 1943, in the face of increasing wartime demand, cigarette manufacturers already are nine months into their reserves—using stocks this month which were marked in the aging chambers for next September's production. Yet a wholesale survey in New York early in November showed distributors receiving, in terms of their 1943 shipments, 50 per cent of their Camels, 70 per cent of their Chesterfields and Luckies, and 35 per cent of their Old Golds.

Lend-lease shipments of tobacco and its products during the first nine months

**DEMAND** for cigarettes has increased almost 50 per cent since 1941 but, as a result of our various wartime controls, production has actually decreased

this year were 23,000,000 pounds—exclusive of shipments to our own military forces overseas.

## Military demands increasing

ROUGHLY 20 per cent of our cigarette production is allocated for military shipment, domestic and overseas. As the areas of Allied occupation expand in both Europe and the Pacific, the military demand for American cigarettes increases by leaps and bounds, for GI Joe, wherever he may be, finds cigarettes his most effective instrument in winning friends and influencing people. In France, one cigarette brings one egg, and a whole package commands so rare an item as an orange.

In all overseas areas, cigarettes are rationed sharply to the troops; but the total supply usually is adequate when the non-smokers are taken into account. The quick barter arrangements by which Camels and Luckies are transformed into chocolate bars and chewing gum for the non-smokers is a marvel of free-enterprise in action. In China and India, American cigarettes have become a primitive form of money.

Poorly adjusted price ceilings for all grades and types of tobacco products have been a second major factor contributing to the growing shortage in all

parts of the country. On the whole, prices for these products have been frozen at the 1942 level; but raw tobacco prices have increased in many areas (every producing section markets a special type or grade) as much as 50 per cent.

This difficult squeeze on processing margins has resulted in an actual decrease in cigarette production since 1941, in the face of a combined increase of almost 50 per cent on the demand side of the market equation.

Specifically, OPA estimates that total production of cigarettes in the U. S. during the first eight months of 1944 was one hundred and sixty-one billion, against one hundred and sixty-four billion in the same months of 1943.

This declining production in the face of a 50 per cent wartime increase in demand easily explains our present situation. One needs no slide rule to determine what is haywire in the tobacco picture. Restoration of a free industry, free markets and free pricing would produce an abundance of all tobacco products in about 90 days.

Tremendous government buying, as a part of the price-support program, has had the effect of dislocating the normal premiums on many preferred grades and types of tobacco. Since there is no longer an adequate premium on superior grades, all crops tend toward the medium. As a result, rigid formulas for cigarette, cigar and pipe blends perforce have been relaxed. Quality standards in many cases have been lowered simply because tobacco buyers do not find the usual volume of preferred grades at the auctions.

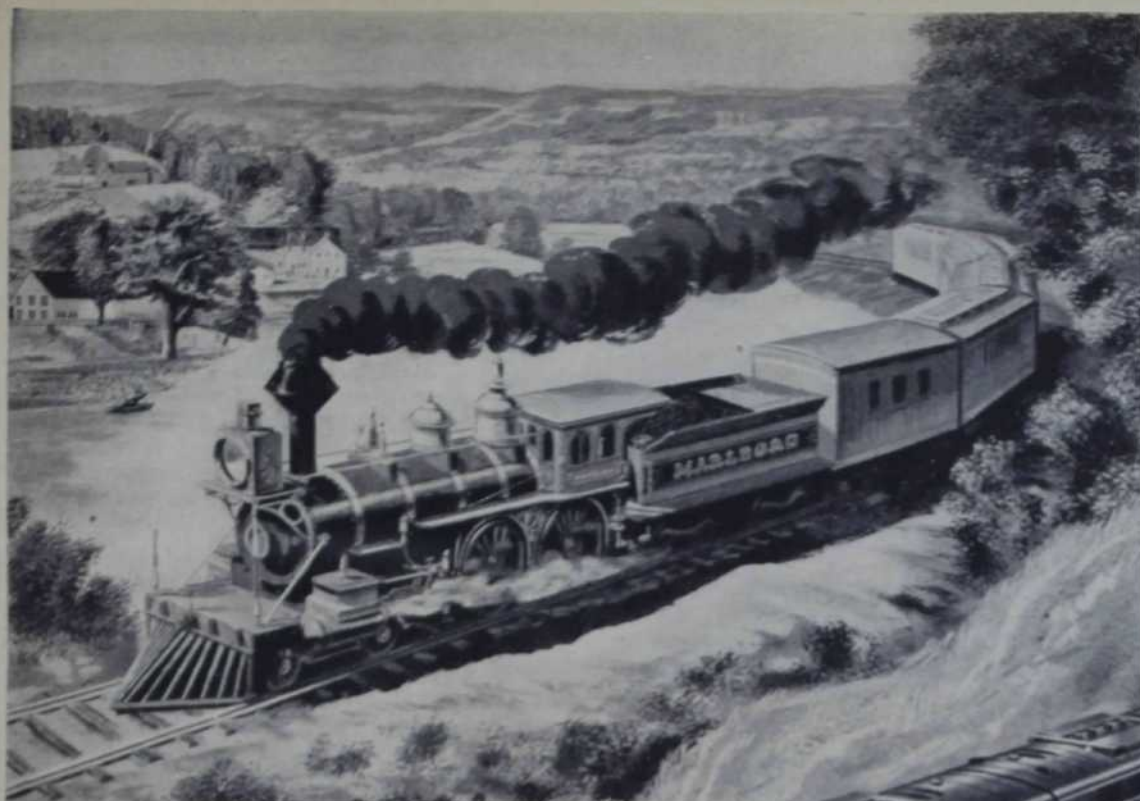
In cigarette tobaccos, this general destruction of quality incentives among growers has been felt only mildly by smokers thus far, because the principal manufacturers were well stocked according to their prewar specifications. Only recently have "mine run" tobaccos been reaching the market.

Price Administrator Chester Bowles says that cigarette rationing is not contemplated by OPA. Retail controls of the type currently applied to shoes, sugar and various foods are "completely impractical" for cigarettes, he points out.

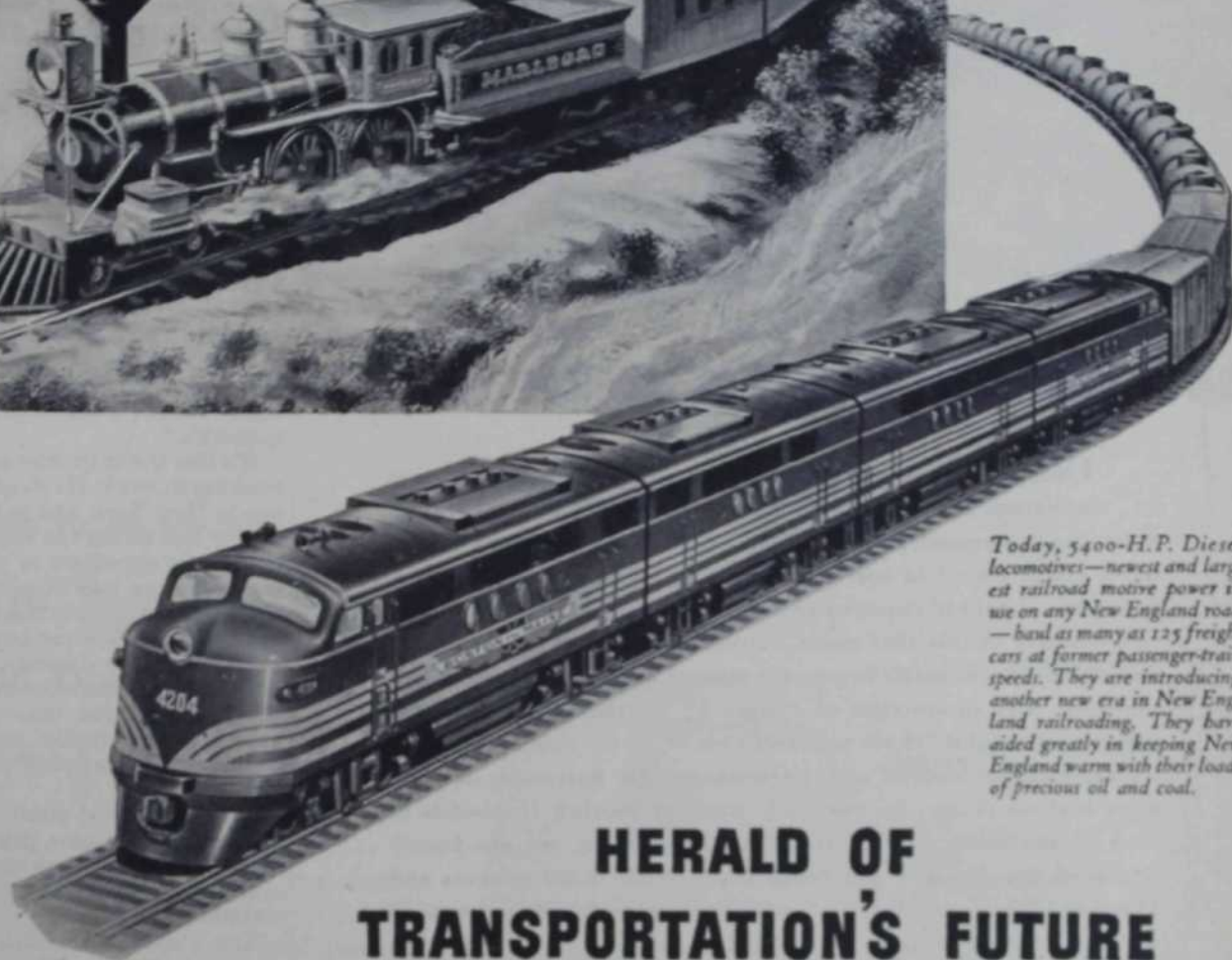
In cigars, the quality deterioration has been less marked, but only because new products could be priced under OPA regulations on the basis of actual







Back in the 60's, locomotives such as the Marlboro of the Boston & Maine Railroad puffed through the Berkshire Hills of Massachusetts, to give the New England of those days the latest in transportation.



Today, 3400-H.P. Diesel locomotives—newest and largest railroad motive power in use on any New England road—haul as many as 125 freight cars at former passenger-train speeds. They are introducing another new era in New England railroading. They have aided greatly in keeping New England warm with their loads of precious oil and coal.

## HERALD OF TRANSPORTATION'S FUTURE

**I**N the spectacular job America's railroads are doing there is a design for finer future transportation.

It centers upon the performance of the General Motors locomotive.

Part of this performance lies in this locomotive's work. It is quick to get away—carries through its job with few or no stops for serv-

ice—gets there on clipped schedules.

In run after run these locomotives are hauling heavy freight faster than passengers were carried a few years back.

These achievements are elements in railroad progress. They are forerunners of a great new era of transportation efficiency in the days which lie ahead.

KEEP  
AMERICA STRONG  
BUY  
MORE WAR BONDS



LOCOMOTIVES . . . . . ELECTRO-MOTIVE DIVISION, La Grange, Ill.

ENGINES . . 150 to 2000 H.P. . . CLEVELAND DIESEL ENGINE DIVISION, Cleveland 12, Ohio

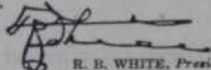
ENGINES . . 15 to 250 H.P. . . . DETROIT DIESEL ENGINE DIVISION, Detroit 23, Mich.





## BATTLE FRONTS MOVE FORWARD ON AMERICAN *Rubber*

Over muddy, debris-littered roads . . . over swollen streams . . . the attack rides ahead on American rubber. In this war of lightning movements, rubber plays a greater role than ever before, for a major factor in speed and mobility is the pneumatic tire. ★ America's rubber requirements for '44 are estimated at 757,000 tons—nearly double 1943 needs. Natural rubber will care for about one-tenth of the total. Synthetic rubber must make up the remainder. The production of "Buna-S" synthetic, for example, will probably total 710,000 tons this year. ★ To the rubber industry, its far-sighted leaders and its workers, the Baltimore & Ohio gives highest praise. In our daily work of moving thousands of tons of materials to and from rubber centers, we are keenly aware of the gigantic job being done. With 70,000 workers and 11,000 miles of track, the B&O will continue to fulfill the needs of our great rubber industry in its fight to combat one of America's most vital shortages.

  
R. B. WHITE, President

THROUGHOUT 13 GREAT STATES, THE BALTIMORE & OHIO SERVES MANY OF AMERICA'S LARGEST PROCESSORS OF NATURAL AND SYNTHETIC RUBBER.



# BALTIMORE & OHIO RAILROAD

production costs. The result has been establishment of some 500 new cigar factories, all of them producing new products based on current costs.

Meanwhile, many of the old, established brands, forced to operate under 1942 ceilings, were largely driven out of production by steadily advancing costs for both tobacco and labor, plus increased federal excise taxes.

This situation was alleviated, in part, by an amendment to MPR 260, effective November 9, 1944, which allowed an increase of 1½ cents on the pre-war 6-cent cigar.

"Manufacturers will be able to resume production of the lower priced brands," OPA explained. "The consumer, who was forced to resort to smoking 15-cent cigars, soon will find many of the lower priced brands back on the market."

### Savings, new style

IN ANNOUNCING this price increase, OPA estimated it would save consumers \$50,000,000 a year. How? By making 6-cent cigars available for 7½ cents, which would relieve the smoker of the necessity of buying 13-centers! Thus, every smoker saves 7½ cents on each cigar. This is what OPA calls "dynamic statistics."

It's like the man who saved money by walking to work. He lived on Third Avenue in New York and saved ten cents a day by not riding the street car. But by the simple expedient of walking a little farther—over to Fifth Avenue—he was able to "save" 20 cents a day by not riding the Fifth Avenue bus.

When all the dynamic statistics had been cleared from the new cigar price schedules, it was discovered that the amendment actually resulted in percentage increases of 30% to 100% over the 1942 base.

Yet, the formal public statement announcing these new prices offered the formula as one "making possible estimated savings to the consumer of \$50,000,000 a year."

The violent price dislocations which made this drastic adjustment necessary to keep cigars from disappearing entirely from the market are symptomatic of what has happened in the entire tobacco industry.

The necessary corrective action in cigarettes, however, never has been taken, because the cigarette price is one of price control's sacred symbols—one of the few psychological "pegs" on which millions of people hinge their whole judgment of the stabilization program. These symbols are relatively few—bread, cigarettes, shoes, for example. To hold the line on symbols, price control will turn itself inside-out, statistically, administratively, or in that form of economic eloquence which makes a 50 per cent increase in cigar prices come out at a saving of \$50,000,000 a year to the consumer. A man doesn't really know what trouble is until he has found himself a psychological symbol.

—LAWRENCE SULLIVAN



America Made Philco

## The Leader in Radio

for 12 Straight Years Before the War



Year after year, Philco research led the way in radio progress, improving tone and performance, making radio more useful and enjoyable in the home. And over the years, America bought over 17 million Philco radios, making Philco the industry's overwhelming leader . . . America's favorite radio for 12 straight years.

Look to Philco for

## Radio Leadership

in Quality and Value . . . after Victory



After Victory, Philco engineers will bring you the finest Philco ever built. Born of war research, it will be more beautiful in tone, more powerful in performance, more handsome in design. And true to its tradition of leadership, it will be the greatest value your money can buy.



Listen Next Sunday to the  
**RADIO HALL OF FAME**

Enjoy a full hour of hit entertainment  
... a weekly review of the star performances of the show world.

SUNDAYS, 6 TO 7 P.M. EWT, BLUE NETWORK

★

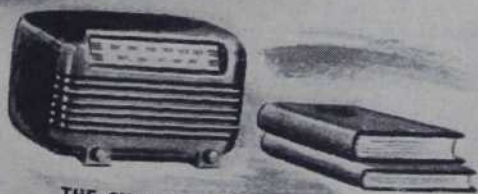
**KEEP BUYING WAR BONDS**

... and Keep the Bonds you Buy



### AMERICA'S FAVORITE CONSOLE

More than any other, you'll find a Philco console in the living rooms of America. For features and value, it was the first choice of the nation over the years.

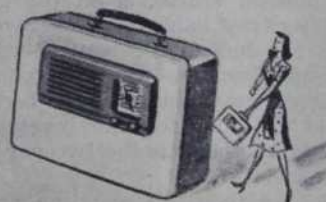


### THE CHAMPION OF TABLE MODELS

Philco leadership began years ago with the "Baby Grand", a table model sensation. And Philco continued with the top radio values in compact space.

### THE BATTERY PORTABLE A PHILCO INVENTION

The battery portable was developed by Philco. Today you enjoy radio anywhere outdoors, thanks to Philco research.



# PHILCO

*Famous for Quality the World Over*



# Bankers Serve Small Business

By HERBERT BRATTER



SOME of the activities in Washington give the impression that virtually all small business faces bankruptcy unless the Government soon takes steps to provide capital on liberal terms.

Department officials, members of Congress and spokesmen for organized groups of small business men have been singing the same theme song more and more loudly, although in different keys. In the G.I. Act, in fact, Congress has already legislated for the veteran the principle of financial aid in starting a new business, although the details are still to be worked out somehow by someone else.

The same sources that report these things publish statistics on the great expansion of our bank reserves. Swollen deposits are indeed the banks' biggest worry, not because another banking panic is expected but simply because the chief medium for the investment of bank funds today is the two per cent government bond.

The banks today in wartime find it necessary to lend heavily to the Government at low and controlled interest rates, rather than to employ their resources more profitably in making loans to business. In the postwar period, however, the business man, big or little, who has sound plans is going to find his bank positively eager to make him a loan at something better than the interest on government securities.

Postwar plans which banking organizations are laying concern the individ-

ual American business man directly, from the standpoint of his individual borrowing, and indirectly because of his interest in seeing free enterprise preserved.

## Banks should make the loans

THE American Bankers Association's position is that government insurance and guaranteeing of commercial, industrial and agricultural loans in wartime is one thing, but in peacetime is quite another. A.B.A. takes the view that at the war's end the Government should cease such activities as not only unnecessary but "contrary to sound financial policy and the best interests of American economy." A.B.A. is planning to do everything possible to make certain that bank credit is available to every competent person, firm or corporation needing it for a constructive purpose serving private enterprise.

Robert M. Hanes, chairman of the Finance Department Committee of the United States Chamber of Commerce, and of A.B.A.'s Postwar Small Business Credit Commission puts it like this:

"If an individual bank cannot grant credit to the business man, we as bankers pledge ourselves to stay with him and see that he gets the money from some other bank or group of banks. American banking will make sure that small business lives and is given the opportunity to grow and prosper."

In line with this determination, the

**WHILE Washington talks of financing small business, banks make detailed plans to do the job themselves**

banking system as a whole is going to make longer-term business loans; is going to apply—without government help—the coinsurance principle so that individual banks will be encouraged to take bigger risks and to handle new and perhaps unfamiliar types of business.

The principle of sharing the risk is embodied in the newly devised "bank credit groups" set up on regional bases. The first such groups have already been formed in New York and Philadelphia.

Unlike the special wartime methods of financing government contracts, the "bank credit group" for reconversion and postwar financing of business in no way involves government credit. The bank credit group, as its name signifies, is a group of banks that jointly participate in a business loan too large or too risky for a single bank to undertake.

The \$100,000,000 Bank Credit Group of New York City, on its formation by 24 New York banks last September, described its purposes as "to implement, augment and undertake the financing (through loans or other credit accommodations) of small and medium-sized business concerns in the United States during the present reconversion period—which is expected to continue after the cessation of present hostilities—by participating with local originating banks in financing risks so undertaken which may be in amounts for periods, or upon terms or under conditions which may make usual banking accommodations unavailable."

The New York City Group operates through a committee consisting of one representative from each member institution. All loan applications have to be passed upon by this committee. The Group requires that local originating banks, wherever located, must participate in every loan accepted by the Group on the same basis as members of the Group and must agree to service the risk for a compensation to be agreed upon.

Similar credit groups have been organized in Louisville, Chicago, Dallas, New Orleans, and the state of Connecticut and many others are being formed





## TROUBLE SHOOTERS



**B**ORROWING the phrase from American Industry, our armed forces are skilled trouble shooters. (1) Because of their expert training. (2) Because American Industry has provided them with untold quantities of fighting equipment.

On thousands of production lines, in war plants all over America, this enemy-destroying output has depended upon one unfailing expediter. It is oil.

Fine lubricants, cutting oils and coolants for high speed production, with precision and economy.

For quick, convenient supply of these quality lubricants, Texaco provides *more than 2300 wholesale supply points* throughout the U. S.

In addition, Texaco makes available to American Industry its own corps of trouble shooters, skilled engineers, to assist in maintaining increased output.

**THE TEXAS COMPANY**







# Emperor

the pipe that  
grows more priceless

Choice  
Imported  
Briar



Today, after three years of war, there still exists a rare vintage collection of imported briar from which to carve a limited number of Emperors.

Nature took centuries to perfect these treasured burls. Skilled craftsmen who sculpture each Emperor know this—striving to reveal all the unique beauty with which Nature endowed the costly briar.

For symmetry, for rugged strength, for beauty of grain, here is true perfection.

Shop for yours leisurely. Purchase it proudly. It will grow even more priceless down through the years.

\$3.50 \$5.00 \$7.50

## EMPEROR PIPES

Empire Briar Pipe Co., Inc.  
Eighty York Street, Brooklyn 1, N. Y.

in other places. The process is slow because it requires approval by the boards of each of the banks concerned and by their attorneys.

Meanwhile A.B.A. is carrying on a campaign for closer cooperation between correspondent banks. This is spreading the availability to businesses in smaller communities of such specialized services as loans involving warehouse receipts, chattel mortgages, accounts receivable, and other forms of bank credit with which some of the smaller institutions may not have been fully familiar.

As a part of this campaign, many city banks have been bringing in their country bank correspondents and explaining to them the range of their services and emphasizing their willingness to provide technical help on credit problems and to cooperate with the correspondents in taking part or all of loans which the country banks cannot handle alone. These measures already are producing favorable results.

### Plans to make needed loans

IN Cincinnati the Fifth-Third Union Trust Company has organized its correspondent banks into a group to encourage consumer credit and other types of lending after the war.

Under A.B.A. leadership, too, regional, state and local banker groups all over the country have been meeting this fall to discuss small business loan requirements. The activities of the Postwar Small Credit Commission of the A.B.A. are in the hands of its director, William Sheperdson, former chief of the small business unit of the Department of Commerce.

An interesting detail is the system introduced by the First National Bank of St. Paul which has created a separate department of junior officers charged with developing loans to small business. Recommendations on loans exceeding \$5,000 are made by a committee of these officers for approval by the president of the bank, but loans smaller than \$5,000 the junior officers handle by themselves.

A recent analysis of 500 loans made by First Wisconsin National Bank of Milwaukee to small businesses, averaging \$814 each, showed that 53 per cent were capital loans; 21 per cent inventory loans; 20 per cent furniture, fixtures and equipment loans; and 6 per cent "for starting a new business." One-fifth of these loans were unsecured. Most of them were for short terms, few for as long as 25 months.

A good many bankers, too, look with favor on the development of credit clinics sponsored by local chambers of commerce or similar organizations. A survey by the Commercial Organization Department of the U. S. Chamber of Commerce describes such bodies—some with lending powers and some without—in La Crosse, Wis.; Easton, Pa.; Scranton, Pa.; Hoquiam, Wash.; Muskegon, Mich.; Brockton, Mass.; and elsewhere.

In addition to this effort to educate

the less progressive bankers to make fuller use of the resources of the nation's banking system, an effort is also being made to show borrowers what financial help is available.

Thus, a full-page newspaper advertisement of the Atlanta Clearing House Association announces:

STARTING NOW . . . TO BRIDGE THE GAP AND  
CARRY ON INTO THE DAYS OF PEACE

Atlanta banks are ready to help small business in its determination to carry on through the war—overcome the hazards of reconversion—and find smooth sailing in the days that will follow final Victory. This confirms and accentuates their long established policy of supplying credit for every legitimate need. It also represents Atlanta's part in the nationwide plan of financing business and industry. . . .

Particularly it is the purpose to assist every competent man, firm and corporation that needs bank credit for constructive purposes—for adequate amounts and for sufficient time to do the job. . . .

To such establishments and such individuals, these banks pledge their wholehearted cooperation.

The First Bank and Trust Company of Utica, N. Y., in advertising the establishment of a small-business loan department, tells potential borrowers that every credit-worthy business enterprise needing money for a constructive purpose will get funds adequate in amount and for long enough time to do the job.

### Many types of lending

THE Wachovia Bank and Trust Company, operating in six North Carolina cities, advertises its wares as follows:

SOME TYPES OF LOANS WACHOVIA OFFERS  
THE SMALL BUSINESS MAN:

Seasonal (60-90 day) Loans  
Long Term Loans  
Personal Loans (Pay-Monthly)  
F. H. A. Property Improvement Loans  
Mortgage Loans  
Reconversion Loans  
Loans on Life Insurance Policies  
Collateral Loans  
Field Warehouse Loans

And if this list doesn't include the loan you want—tell us and we'll find a way to work it out for you.

And in a similar advertisement 20 St. Paul banks tell local business men:

Every effort will be made to meet the credit needs of each individual and business in this community. We particularly invite small business to consult us on its present and future financial needs.

In addition to providing the usual types of short-term bank credit, we are prepared to make loans for the buying of merchandise, the installation of fixtures and equipment, improvements to business property, or any other sound business purpose. Where conditions warrant, such loans may be made for extended periods and may be payable in installments out of future earnings.

You will find that no application is too small to receive our painstaking and sympathetic consideration.

Banks are as eager for business as any business man and today are in a



# How to Keep Well Posted...

## ... ON ALL ACCOUNTS!



*Specify SUNDSTRAND for Speed!*

You are right  
Up to the minute...  
On all payroll details...  
When you give the job  
To Sundstrand.

Sundstrand works fast  
At computing, at recording.  
Saves minutes  
Where they count most.

These minutes add up  
Into thousands of hours...  
Valuable working hours  
Saved for many firms.

Sundstrand Accounting Machines  
Do the *entire* job...  
Not just part of it.

Each machine makes available  
Several clerks  
For other essential duties.

Anyone can quickly attain  
Operating proficiency.  
The machine has a simple  
"10 Figure Key" keyboard  
And many automatic features.

Call Underwood Elliott Fisher  
In your town...  
And learn how to save  
Important time and money  
In your Payroll Department.

### ... ON PAYROLL RECORDS

Sundstrand posts, computes, and prints each check or pay envelope... and at the same time writes your payroll summary and employee's earnings record.

All entries are completely visible. Gross pay and net pay amounts are automatically computed... column totals automatically printed.

### ... ON GOVERNMENT REPORTS

The yearly- and quarterly-to-date earnings are automatically computed for all tax purposes. On Social Security taxes, the machine automatically exempts all yearly earnings over \$3,000.

### ... ON WAR BOND LEDGERS

Each employee's War Bond account is kept up-to-date, with each payroll deduction and amount "to go" automatically computed... and every resulting purchase automatically recorded. The employee-list of bond purchases is automatically counted and totaled.

\* \* \*

Sundstrand Payroll Accounting Machines are available subject to War Production Board authorization.



Our factory at Bridgeport, Connecticut, proudly flies the Army-Navy "E" with star added as a second citation awarded for the production of precision instruments calling for skill and craftsmanship of the highest order...

*Save the Seconds and You Save the Day—*

# Underwood Elliott Fisher Company

Accounting Machine Division

One Park Avenue, New York 16, N. Y.



# When the boys need *Jobs instead of Bazookas*



**M**ILLIONS of returning servicemen will want and must have work, making the billions of dollars' worth of new goods people will need and want—when victory is won. Such is the challenge facing industry today—the challenge of converting back to consumer production as fast as it went to war.

And in this vital job, AIR EXPRESS will continue to serve all industry, with the high-speed delivery of conversion tools and materials. With greatly expanded coverage and facilities, AIR EXPRESS will play its indispensable part in this race against time—to create new opportunities for business at home, and to open vast foreign markets to American enterprise.



**SPECIFY AIR EXPRESS**  
**A Money-Saving, High-Speed Tool**  
**For Every Business**

With additional planes now available for all important types of traffic, 3-mile-a-minute Air Express directly serves hundreds of U.S. cities and scores of foreign countries. Thousands of shippers are saving substantial sums through Air Express, employing its economy and efficiency in an ever-increasing number of ways.

**WRITE TODAY** for "Quizzical Quiz"—a booklet packed with facts that will help you solve many a shipping problem. Dept. PR, Railway Express Agency, 230 Park Avenue, New York 17, N. Y., or ask for it at any local office.

**AIR EXPRESS**  
**Gets there FIRST**

Phone RAILWAY EXPRESS AGENCY, AIR EXPRESS DIVISION  
Representing the AIRLINES of the United States

mood to be more venturesome with their loans than in the past.

Banking has been a traditionally conservative business, because the banker knows he is lending his depositors' money and that he must protect their interests.

Since the disastrous banking crisis, bankers have been guided not only by their own determination to avoid a repetition of 1933, but also by what often may have been their too literal interpretation of the standards of the bank-supervisory bodies: the Comptroller of the Currency, the Federal Reserve Board, the Federal Deposit Insurance Corporation, and state banking departments.

Today, however, the banks are determined that no good idea shall remain in a desk drawer indefinitely simply for lack of finance.

## Loans on a business basis

THIS does not mean, of course, that credit is now automatically available to any business for just any purpose. A business man should not expect his bank to lend him money to play hunches. There has to be the prospect of repayment commensurate with the interest rate on the loan. Banks cannot be expected to put funds into bad or careless loans. Reckless lending would result not merely in the loss of the money lent, but would have harmful effects on the borrower's business competitors and on the community.

The business man planning for the future should set down in writing his whole financial picture: plant, equipment, inventory, contracts, sales, pay roll, taxes, commitments, liabilities, cash and other resources.

Let him answer for himself such questions as these:

Are my company's fixed assets adequate for my peacetime program? How much are they depreciated? How much obsolete?

How much working capital will the company require postwar? How much credit must the company receive? How much must it in turn extend?

What shall we need for inventories, for advertising and selling expenses, and for servicing?

With such information on paper, the business man should call on his banker and outline to him the present situation and the firm's future plans.

The banker properly will ask some questions. He may wish to visit the plant or place of business better to appraise the financial needs and prospects. The relationship between business man and banker should be one of full trust and confidence.

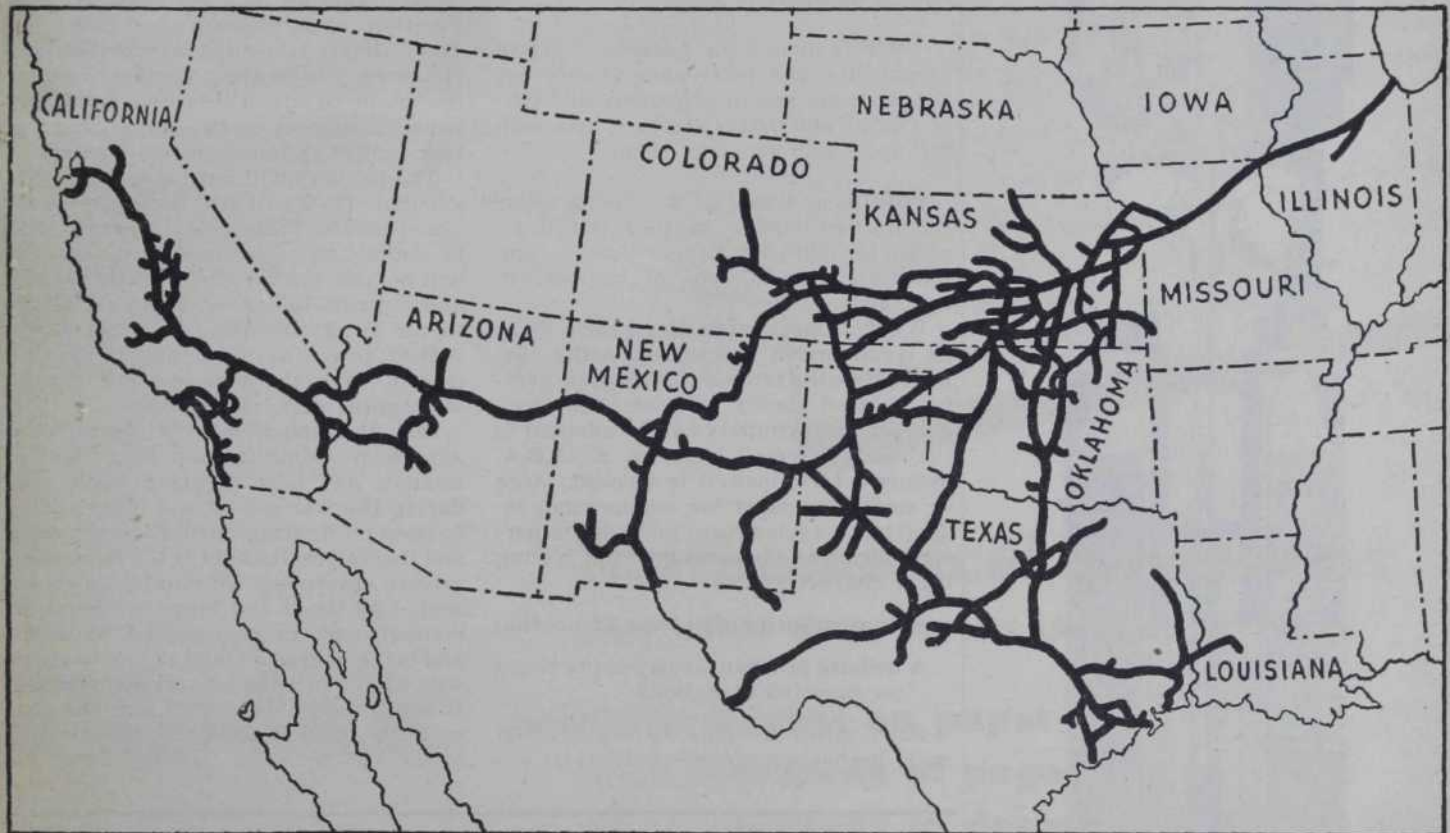
The funds needed from outside sources to carry on a business may be classified under four headings:

**First** is the equity or risk capital, which the owners put into the business. With all the bank deposits that have been piling up in the war years—the "money in the bank" and in circulation



# new business sites

## *along the* Santa Fe



As American industry knows, the war has increased the population and accelerated the tempo of industry in the West and Southwest.

Perhaps your company is even now eyeing one or more of the western or southwestern states with a view to moving "out where new industrial history begins" in peacetime.

Along the Santa Fe from Chicago to California, from Denver to the

Gulf of Mexico, there are numerous industrial sites available which offer splendid "Western" opportunities for the expansion of American enterprise.

Santa Fe, working closely with the Chambers of Commerce in the West and Southwest, has at its fingertips vital information with respect to available sites, raw materials and taxes, employment conditions, factory facilities, power,

climate, housing, schools, transportation and many other considerations.

If you want the facts about industrial sites anywhere in Santa Fe Land, we are eager to serve you. Just write J. J. Grogan, Vice President, Santa Fe System Lines, Chicago 4, Illinois; or contact the nearest Santa Fe Traffic Office.

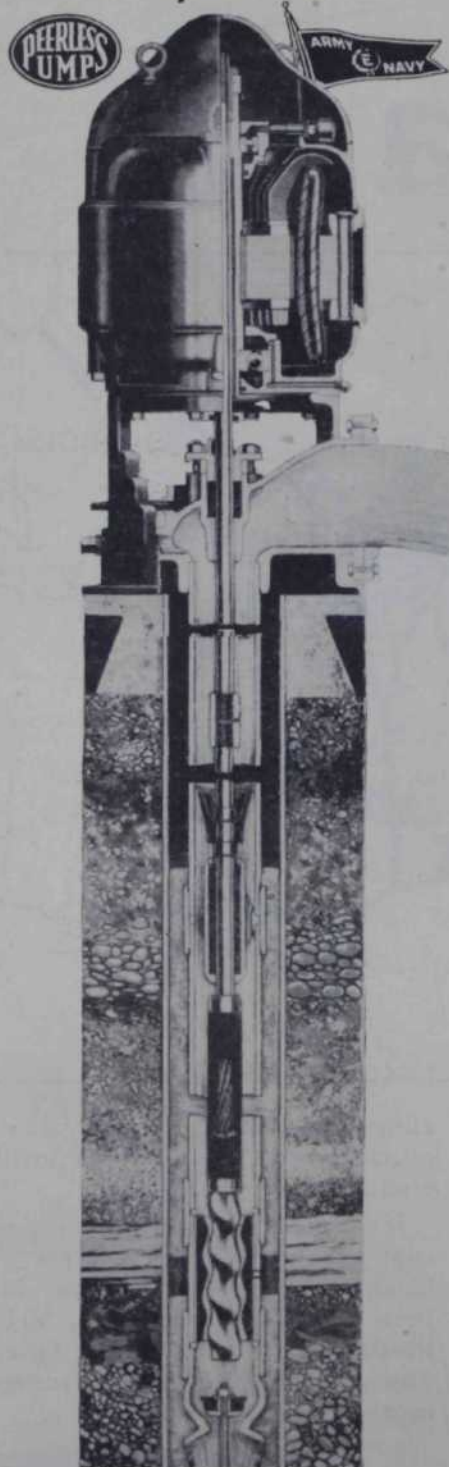
### SANTA FE SYSTEM LINES

Serving 12 Western and Southwestern States





# The pump that squeezes water uphill



A completely different pumping principle. A hard chrome, helically-shaped rotor slowly revolves within a cutless rubber stator, magically lifting water. Capacities, 500 to 3300 gallons per hour. Request Bulletin.

**PEERLESS PUMP DIVISION**  
Food Machinery Corporation

Factories: 301 W. Ave. 26, Los Angeles 31, Calif.  
Canton 6, Ohio, San Jose 5 and Fresno 16, Calif.

# PEERLESS

## HI-LIFT PUMP

ALSO TURBINE & HYDRO-FOIL PUMPS

—there ought to be ample equity capital available to the business man, given a tolerable tax climate. In any case, equity capital for business is not and cannot be supplied by commercial banks.

**Second** is the long-term money which the business man needs and which he cannot get from a commercial bank. A corporation bond is the obvious example of such money. After the war, with much of the people's savings seeking good investment outlets, this sort of money should be available to business, although the investment bankers maintain that the Securities Act hampers the flotation of bond issues for small and medium-sized businesses.

**Third** is money for financing current inventories and receivables. Loans for this purpose are the commercial banker's bread and butter and he is both willing and eager to make them.

**Fourth**, and now of increasing interest to the banker, is the term loan, which for many banks represents a comparatively recent type of business financing.

We shall hear more about term loans as reconversion progresses. A.B.A. believes that the term-loan principle, heretofore used mostly by lenders to large enterprises, definitely can be adapted to the needs of small business. As A.B.A. defines a term loan, it is a credit, large or small, extended for commercial, industrial or agricultural purposes to persons, firms or corporations and having these characteristics:

A final maturity of at least 12 months;

A definite program of payments based on expected operations:

Such terms as may be stated in a note, perhaps supplemented by an un-

derstanding expressed in a letter or formal loan agreement.

There will always remain, of course, the question of what to do about the bad credit risk, the poor business man who sees "lack of capital" as his only obstacle to success. Not every business man who carries his tale of woe to Washington is in that class. But the unfortunate fact, demonstrated by business mortality statistics over a long period, is that many of us are poor business men and should not expect our banker to correct an injustice of nature.

## Banks help business

WILL the A.B.A. program succeed? It is just starting in a big way. It must function with courage and sagacity. The ultimate test must be whether constructive, job-creating business obtains the credit to which it is reasonably entitled in support of the employment of risk capital and managerial capacity.

The bankers will not be working in a vacuum. They will still be regulated by Government. Their customers will still be subject to high taxes. Business still will be affected by official trade policies and controls. Labor will be an important factor in all business. The work of the A.B.A. program must not be judged merely from the viewpoint of banker willingness and intelligence.

But, this much now is clear: That American banking, so long kicked around, has been fighting back well during the war period and is preparing to keep on fighting during reconversion and thereafter. Its fight is the fight of all private enterprise—of capital as represented by small and large investors, of management as represented by small and large operators, and of the workers who prefer private jobs to public doles. Being in those interests, it is in the general interest and should be encouraged by all.

## "A Good Place to Work"

(Continued from page 24)

"Many are going to be laid off."

"The Government is going to take over the plant."

"I'm going to get another job."

Top management could have explained the cause of the bottleneck, but refused. That may be one reason the plant led the entire area in turnover and absenteeism.

Industrial relations is just a fancy name for being fair to one another.

As Eric A. Johnston, president of the National Chamber of Commerce, puts it, "Management and labor have areas of agreement, have more in common than otherwise. Business cannot get anywhere by starving labor. When it starves labor, it is starving the purchasers of its own products. But labor, similarly, cannot get anywhere by starving capital. When it makes demands which starve capital of all profits

and savings, it is preventing the creating of new and better jobs."

Management and labor should know what their areas of agreement are and should work together in those areas and strive to enlarge them.

While the management-labor set-up may not turn into a love feast, it must never degenerate into a feud.

Whatever the past may have held, our future industrial program on which the American standard of living depends must be led by wise, strong human beings, mapping out programs and policies easily understood by the workers. Adequate production cannot be built with secrets and silence but must be based on sincerity and confidence.

Wages must be fair and just, but wage increases and paternalism are not enough. The first must be mutual confidence and a total sharing of knowledge of the situation.





## Mathematical problems day after day, for as long as 3 years

# Kodak

**precision begins on paper—  
with hundreds of pages  
of calculations to design one Kodak lens**

**L**IKE the musician who "hears" a tune when he sees a sheet of music—Kodak scientists "visualize" a camera lens in terms of numbers and symbols...

Computing the curvatures of a Kodak lens involves a long series of problems in "Optics." As an example of the mathematical labor necessary, it took 3 years of figuring—exact, in results, to a fraction of a "light wave"—to compute a recent Kodak Ektar f/1.5 lens.

As you know, "paper work" doesn't actually build anything. To theory must be added materials—and to materials, manufacturing and testing methods.

At Kodak, all these are distinctive. Everything which goes into a fine camera lens is designed and made. That includes not only entire optical assemblies... but, for many lens elements, the optical glass itself.

In 1941, Kodak scientists developed a

method of making glass without sand... as revolutionary as learning to make steel without iron. This new rare-element glass has a much higher refractive index without marked increase in dispersion.

Kodak's "postwar" lenses are now in most aerial cameras, and in many of those used in ground operations. They are serving business, industry, and the government in the microfilming lenses of Recordak... with hundreds of revolutionary uses, including V...—Mail.

You are benefiting now. The full benefits



Kodak's lens centering machine, grinding the elements of a lens to the same exact dimensions around the common optical axis. Semi-automatic, this machine eliminates the human errors.

... in terms of the better pictures you yourself will make... are delayed only by the "unfinished business" of war.

**EASTMAN KODAK COMPANY  
ROCHESTER, NEW YORK**

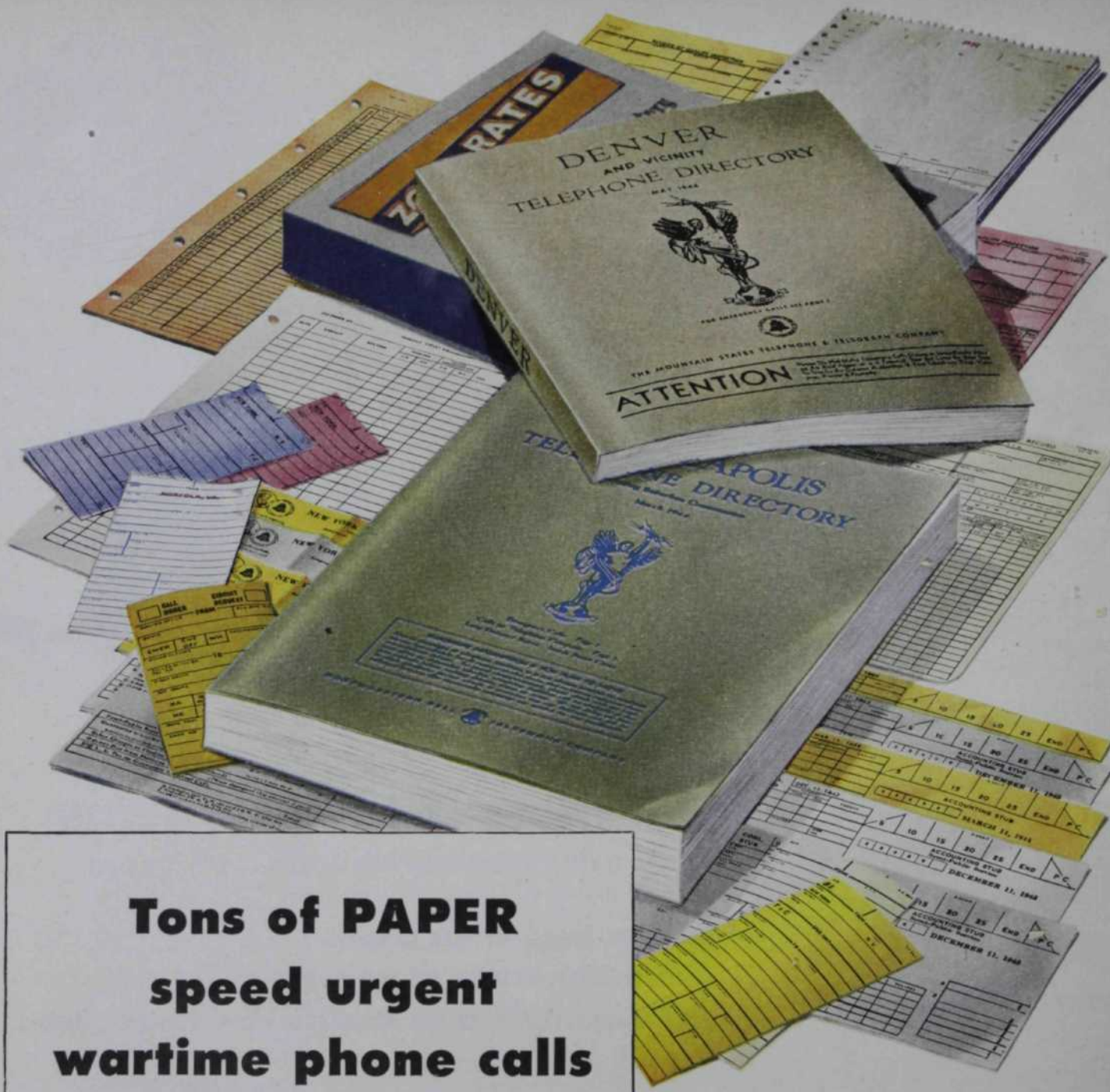
**REMEMBER THE BATTLESHIP NEVADA?**... how, back from her grave at Pearl Harbor, she took revenge off the Normandy Coast?... how, guns blazing, men stayed at their stations for 79 hours without relief?... how, in six days of action, they blasted a door in Hitler's Atlantic Wall?... A stern example to us at home. **BUY MORE WAR BONDS.**



**STARS BAD AND GOOD**—At left a "bad" star, at right a "good" star, as seen in the lens bench microscope. In a lens which passes muster, the star must be symmetrical as to shape and color, and not exceed a maximum size. These star images were photographed at 11° off axis.

**Serving human progress through photography**





## Tons of PAPER speed urgent wartime phone calls

What reference book do you use most? Dictionary? Perhaps, but more likely your phone directory . . .

Imagine the millions of hours telephone users would waste calling "Information" operators—if there were no PAPER for the millions of phone books published annually.

And PAPER helps in many other ways to bring the world "close as your phone." PAPER engineering diagrams . . . toll tickets . . . service and repair orders . . . speed countless urgent war messages over the wires.

In the telephone industry, as in every other branch of the war effort, PAPER is an essentiality.

**KIMBERLY  
CLARK**  
**CORPORATION**  
NEENAH, WISCONSIN

### *Levelcoat*\* PRINTING PAPERS

While conserving our nation's critical resources wherever possible, we are manufacturing the highest quality Kimberly-Clark paper that can be made under wartime restrictions.



\*TRADE MARK

**SAVE WASTE PAPER**—Paper is a vital war material. It is the duty of every American to make full use of each piece—to save all waste paper and have it collected regularly.



## The Service Way to Postwar Jobs

(Continued from page 26)

ing markets which your community will need postwar. Without these expanding markets, our ability to produce cannot bring prosperity.

Fundamentally, a 70 to 80 per cent increase over the prewar national output depends to a large extent on the ability of local business men to visualize their potential markets and translate that potential into effective demand. It can be achieved only by increasing the American standard of living in terms of the whole gamut of goods and services that people wanted but could not afford before the war, in terms of the necessary additions to, and modernization of, production and distribution facilities to provide those goods and services.

It will not be easy to achieve so large an increase in living standards within a short period of time. Granting that human wants are inexhaustible, there is also inertia to overcome.

People do not buy things, they have to be sold. This calls for better market analysis, more imagination and ingenuity in developing new products and new markets, stronger efforts to improve promotion and distribution methods.

It adds up to the biggest selling job American business has ever undertaken.

### Services will grow fast

A LARGE part of the selling depends on local business. Manufacturers, of course, are concerned with it, too, but manufacturers distribute their products through wholesalers and retailers who will find their customers among the employees of the local bakery, laundry, printing plant and service station.

The demand for the services of these people is elastic.

It increases much more than in proportion with any increase in income. For example, the average prewar family with an income of \$3,000 to \$4,000 spent on laundries, restaurants, telephone and various recreational services ten times as much as families with incomes of less than \$1,000.

In the period 1935 through '39, one-third of all the families in the country had incomes of less than \$1,000. The average income of these families was about \$500, including the value of home-produced food and other items. Of this total about \$6 per week went for food, including candy and liquor.

Rent or the equivalent cost of home ownership amounted to about \$10 per month. A little more than \$50 a year was spent to clothe the entire family. Even those limited amounts spent for the absolute necessities left little for all of the other items which make up a fair share of the budget for a family in the middle income brackets.

Forty per cent of the prewar families had incomes of \$1,000 to \$2,000. With



## *Continuing on with Confidence.*

FOR the second time in one generation this country is turning the tide of victory in a great war. Abroad, our armed forces have shown what free men can accomplish. At home, free enterprise has proved itself by the tremendous volume of its production.

Acme Aluminum Alloys, Inc. is itself a product of free enterprise. Little known in 1919, it is now among the leaders of its industry. The growth of companies like Acme is proof that the free enterprise system remains vigorous and strong.

Free men and free enterprise are steering this country through a great crisis. Free men and free enterprise can continue on with confidence, whatever the future may bring.

# ACME

*Aluminum Alloys, Inc.*

Formerly Acme Pattern & Tool Co., Inc.

DAYTON 3, OHIO

PATTERNS • TOOLS • ALUMINUM CASTINGS • ENGINEERING



## A LASTING GIFT

One of the most appropriate Christmas gifts you can make to your family is the protection and security afforded by adequate life insurance.

It is evidence, in tangible form, of your unselfish desire to safeguard the future of those who mean so much to you. It is the very spirit of Christmas.

Let Us Help You

With Your Christmas



**The PRUDENTIAL**  
INSURANCE COMPANY OF AMERICA  
A mutual life insurance company  
HOME OFFICE NEWARK, NEW JERSEY

an average income of less than \$1,400 the budgets of these families were still severely restricted.

Ninety per cent of all the families had incomes of less than \$3,000.

These are national averages. Incomes and living costs will vary in different sections, but in most communities a high level of productive employment after the war means many fewer families in the lowest income groups and several times as many families in the middle income brackets. Every entrepreneur ought to be aware of what this means in the way of expanded markets for his business.

With such an increase in incomes, some of the worst dwellings in the community would no longer have any market. Since the number of houses built even in a boom year is a small fraction of the total supply, a comparatively modest increase in the demand for better housing calls for a large amount of new residential construction.

Residential construction in turn tends to stimulate a wide variety of other local businesses. New houses call for new furniture, furnishings and equipment, and increase the demand for a wide variety of services connected with home maintenance.

Moving into a better neighborhood usually means increased living standards all along the line.

### High income and services

PEOPLE with higher incomes do not consume a great deal more food, in terms of calories, but those who can afford it are more frequent patrons of restaurants and eating places. They demand more and better service in connection with food processing and distribution, and more attractive surroundings in which to do their shopping. They buy more from bakeries and fancy fruit and vegetable stores where service accounts for a larger part of the price.

There are similar potentialities in other lines of business.

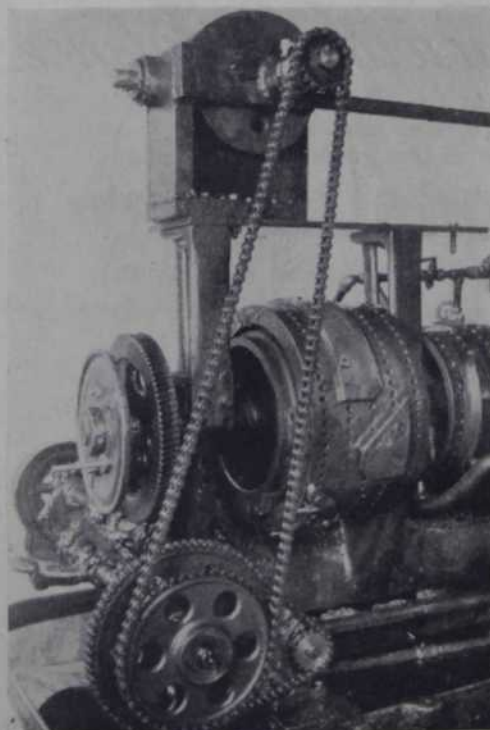
The individual business man must, of course, bear in mind that estimates of postwar productive capacity far above the output of the best prewar year are not predictions that any such volume will actually be achieved. Whether we actually approach that goal will depend in part on the aggregate enterprise of individual business men and in part on their efforts, through business organizations and through government, to determine and provide the conditions necessary to such expansion.

In the meantime all that can be expected of any business man is that he be smart and aggressive enough to capitalize on opportunities for sound expansion—to put more people to work producing more goods and services wherever markets can be found. Fortunately for the small business man, including the returning soldier or war worker who wants to start his own business, those same qualities are the basis for individual success regardless of general business conditions.

*It's the Principle...*  
**NO SLIP...**

THAT  
**GETS RESULTS!**

Driving through teeth, not tension, Morse Chains prevent slippage, transmit power efficiently and economically. "Production increased 25% with the installation of Morse Chains"—says one machine parts manufacturer. Save substantially in time, upkeep and replacement costs—consult a Morse engineer on your power transmission and control problems.



SPROCKETS

CHAINS

FLEXIBLE COUPLINGS

CLUTCHES

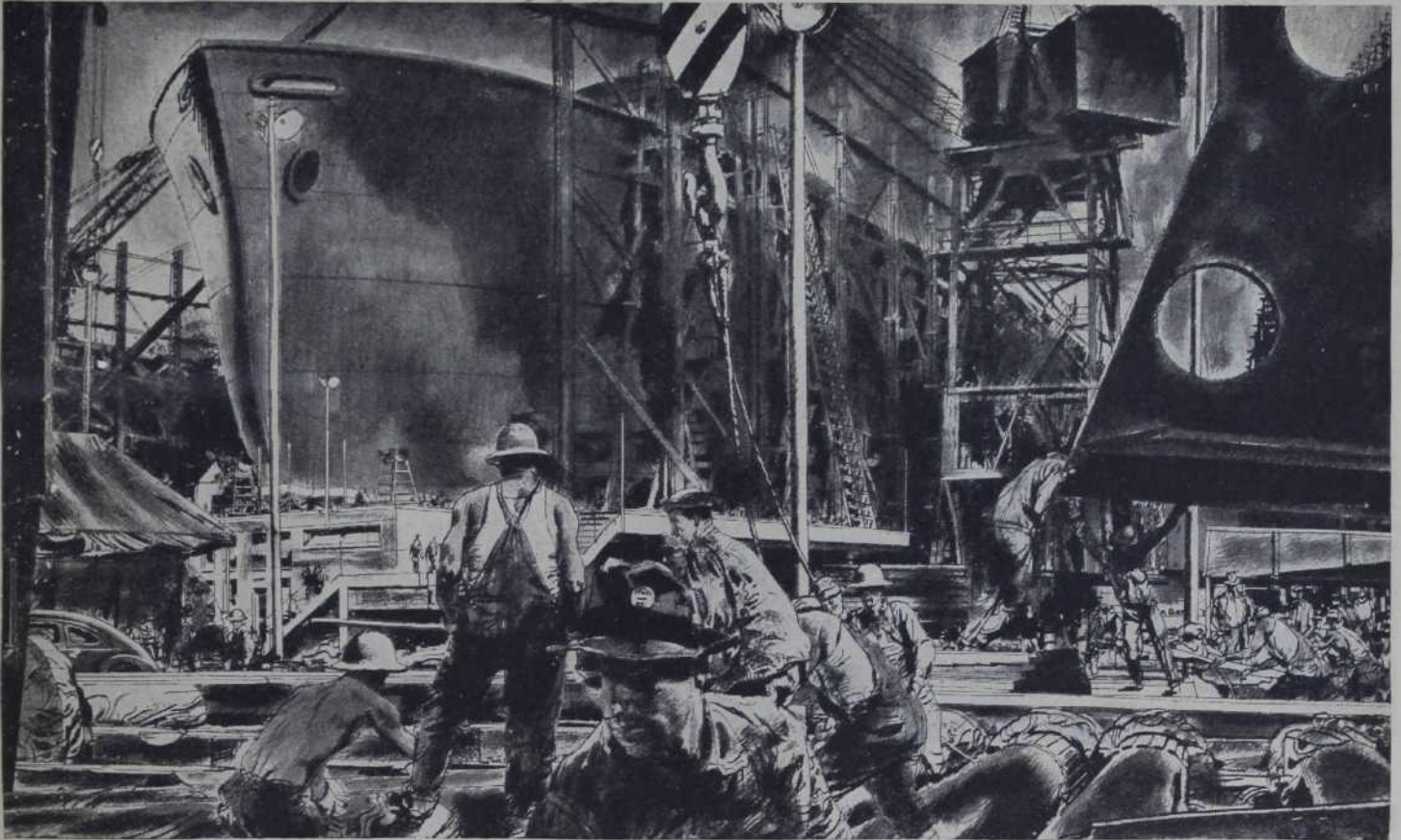
**MORSE** *Roller and Silent* **CHAINS**

MORSE CHAIN COMPANY • ITHACA, N. Y. • DETROIT 8, MICH. • A BORG-WARNER INDUSTRY



**U.S.F. & G.**

*salutes the Beaver State!*



*In Oregon's Shipyards*, the broad-shouldered sons of the Beaver State are performing production miracles to help speed the day of final Victory. U.S.F. & G. takes pride in the fact that its insurance policies and surety bonds protect many of Oregon's great war industries.

### **DOING THE IMPOSSIBLE IS NOTHING NEW IN OREGON!**

**T**HE staggering production quotas met and surpassed by Oregon's shipyards are only one example of how Oregonians so frequently achieve the "impossible." For Oregon is a state of big men, big ideas, and big deeds. Bonneville Dam, mighty sky-reaching firs, vast salmon fisheries . . . these are symbolic of Oregon's greatness. Each year Oregon cuts billions of feet of timber . . . leads the nation in production of hops . . . exports immense quantities of fruit and berries. Little wonder busy Oregon is known as the Beaver State!

To serve Oregon, U.S.F. & G. requires a branch office at Portland and agency offices in 68 cities and towns throughout the state. Few communities in the United States, its territories, and Canada are without a U.S.F. & G. agent. So wherever you are look to the local U.S.F. & G. representative for guidance in casualty insurance and bonding problems.

Consult your insurance agent or broker



as you would your doctor or lawyer

**U.S.F. & G.**

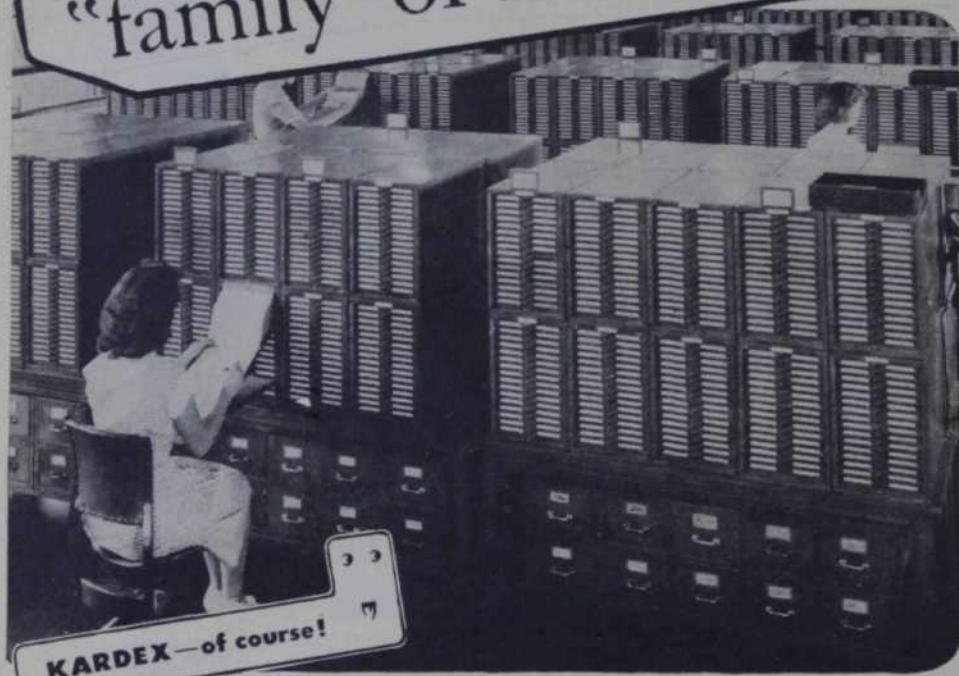
**UNITED STATES  
FIDELITY & GUARANTY CO.**

*affiliate*

FIDELITY AND GUARANTY FIRE CORPORATION  
HOME OFFICES: BALTIMORE 3, MD.



# KEEPING TABS on a "family" of 200,000



*It's amazingly simple for the*  
**PROVIDENT MUTUAL Life Insurance Co. of Philadelphia**  
*with KARDEX control*

In this cheerful, neat-appearing office in Philadelphia, a great life insurance company like Provident Mutual has a simple and easy way of knowing how it stands with each man and woman and boy and girl in its large "family" of policy holders.

Here, maintained with consummate efficiency, is Provident Mutual's master accounting record of 300,000 individual policies on the lives of 200,000 policy owners. It's Kardex of course—and since the summer of 1929 it has been paying its way in savings of time, labor and money.

The visible margin of Kardex enabled this company to combine several records in one master control, placing all desired information in one place where it is available at a glance. Thus the time required for reference, for posting of premiums, dividends, loans and other data was reduced substantially. And being protected in individual "pockets", these valuable records escape the wear and tear of repeated



handling and always remain in good usable condition.

Summing up over fifteen years of satisfaction, Mr. Willard D. Holt, Assistant Secretary of Provident Mutual, says "The entire cost of equipment and installation, including rewriting data on 300,000 lighter weight cards, was completely paid for through operating economies in less than five years. This Kardex Record Control has been in use since 1929, and only once, four years ago, was it necessary to do some minor overhauling at a nominal expense."



**IN EVERY BUSINESS** there is an opportunity to combine better administrative control and real operating economies with Kardex. Remington Rand Systems and Methods Technicians are trained in intelligent cooperation. Call our nearest Branch Office.

**SYSTEMS DIVISION**  
**REMINGTON RAND**

Buffalo 5, New York

## Too Many Workers or Too Many Jobs?

(Continued from page 30)

tion of it is likely to be seeking jobs. Scrutinized in this way, we find that the population divides itself rather naturally into eight major groups:

### 1: Small Fry

Our wartime above-normal number of births will add no workers to the labor force for many years; nor will the additional added births resulting from the above-normal number of postwar marriages affect the manpower tables. These little bundles of pink and blue simply bring more joy, increase consumer demand, add to the population and subtract from the number of women in the potential labor force. To the infants must be added that part of the population under 14 years of age, bringing the total number of youngsters to about 33,300,000 or 23.8 per cent of the population. Although a limited number of these may force their way into the worker ranks, the fact that in most states it is illegal to employ them, added to the huge, family savings resulting from the war, warrants the assumption that they are not likely to affect the picture greatly. Without them, we have 106,700,000 people left—of whom not all are potential workers.

### 2: Students

Of the remaining 106,700,000 population, 25,600,000 girls and boys (slightly less than 18.3 per cent of the total population) are in this age group. Of their number, about 37.7 per cent would normally attend school. However, because of interrupted schooling, due to war service or war work, improved financial condition of children and families, and the educational provisions of the GI Act, the number attending school is expected to increase to 11,200,000 (or about 43.8 per cent of the group) during the first few years after victory. A few of these will be available for part-time and vacation jobs but the large majority—eight per cent of the population—cannot be claimed as part of the labor force.

The rest, 56.2 per cent, or 14,400,000 boys and girls representing 10.3 per cent of the total population—will not be attending school and will be assumed to be in the labor force. Naturally a certain number of them will not be employable and many of the girls, even if not married, will not seek paid employment. However, subtracting only the 11,200,000 students from our remaining 106,700,000 population, leaves us with 95,500,000 persons.

### 3: Home Makers

Even during 1943, with its war wages and patriotic appeal, more than 28,350,000 women (81 per cent from 35,000,000 families) were engaged in home affairs





Occupants enjoy completely modern berths, easy of access, standard length . . . individual curtains, lights and air conditioning; luggage shelf and hammock; hangers to keep wearing apparel tidy. Each compartment has folding wash basin, dental faucet, and electric razor outlet. Additional washrooms and toilet facilities at each end of car.

In the THREE-TIER Sleeper, "family-style" compartments, for three or six passengers, provide spaciousness with good light and healthful air conditioning when prepared for daytime occupancy . . . adjustable seats, with sponge rubber cushions and individual arm- and footrests; wide windows; and ample space for storing luggage.

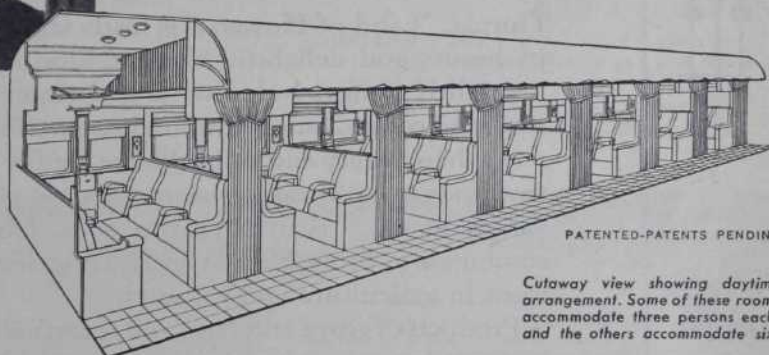


# Three-Tier...

## THE "BUDGET" SLEEPER

### New, Low-Priced Pullman Berths

This Pullman sleeper places the aisle at one side, to allow a totally new berth arrangement—in three tiers—for increased capacity. This results in a low-cost accommodation, *without lessening the comfort or the length of a single berth*. For daytime use, easy-riding seats are reserved and separated by upholstered armrests. By night, all berths are easily accessible, absolutely private, and individually air-conditioned. The THREE-TIER Sleeper is designed especially to provide restful sleep, overnight comfort and daytime riding pleasure, for the traveler with a modest budget.



PATENTED-PATENTS PENDING

Cutaway view showing daytime arrangement. Some of these rooms accommodate three persons each, and the others accommodate six.

Again Pullman leadership in the sleeping car field has asserted itself, in developing cars which will set the fashion with the traveling public, for economy and good value as well as for luxury. For many months, Pullman-Standard has been showing—car by car—the elements of the trains of tomorrow. The advanced-type cars which we have introduced are not just tentative designs; they are ready for production—to give the railroads a flying start in their programs of modernization; to quicken the tempo of public traveling; and to give employment to our returning veterans.

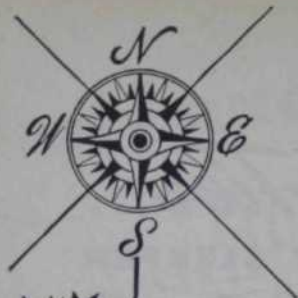
The best Christmas gift of all—War Bonds

**Pullman-Standard**  
CAR MANUFACTURING COMPANY  
CHICAGO • ILLINOIS

World's largest builders of modern streamlined railroad cars

Offices in seven cities . . . Manufacturing plants in six cities



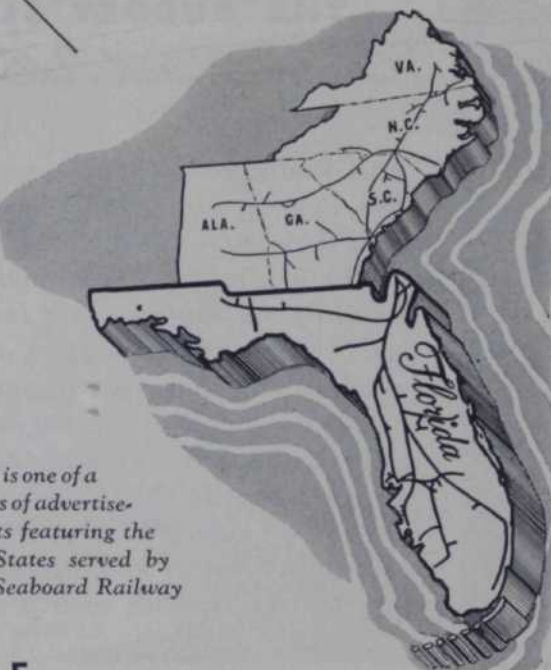


# Florida\*

## PENINSULA OF PROGRESS



\*This is one of a series of advertisements featuring the six States served by the Seaboard Railway



Florida, "Land of Flowers," is justly famous for its beauty and delightful climate. Florida, too, has rightly come to be known as the winter vacation land of the Nation. But nature gave Florida more than beauty and mild climate. Fertile soils, vast forests, mineral resources and a greater variety of crops than any other state, have all combined to bring Florida an amazing development in agriculture and industry.

Products of grove and farm and forest are finding ever-increasing uses in the industrial life of the State. With matchless resources and a progressive, energetic people, Florida's prospects for the future are exceedingly bright.

The Seaboard Railway has been a pioneer in the development of Florida. In fact, the history of the Seaboard is in large measure synonymous with the story of Florida's remarkable growth. Today, Florida's production is a weighty factor in the waging of war. Tomorrow will witness further acceleration in the expansion of Florida's industry and agriculture, a development which the Seaboard will aid in fullest measure. Seaboard Railway, Norfolk 10, Virginia.

# SEABOARD

## RAILWAY

THROUGH THE HEART OF THE SOUTH

Buy more WAR BONDS!



and thus did not become part of the labor force. The postwar number of families is expected to exceed 38,000,000, of which no small number will include children too young to be left to their own resources. Many additional women will have no desire to seek employment. It seems reasonable, therefore, to assume that 30,400,000 women (80 per cent from 38,000,000 families—21.7 per cent of the population) will be too busy at home to seek jobs. From 95,500,000 "potential" workers, that leaves 65,100,000.

#### 4: Armed Services

Postwar plans are to have an Armed Force of at least 2,380,000. This represents 1.7 per cent of the population unavailable for other employment and reduces our total to 62,720,000.

#### 5: The Aged

Another group, part of which will have to be considered as deductible from the available "manpower" supply, is that portion of the population 65 years of age or over. This age group represents 7.4 per cent of the whole, or 10,300,000 men and women. Some 2,600,000 of them have been working during the peak of the war years. Of course, there are many who are still full of vim and capabilities; but, even so, they have reached the normal retirement age and may not care to carry the torch any longer. Nor will a large majority be forced to seek employment, what with old-age benefits, pensions, savings and affluent and loving children. Nevertheless, we will make allowances for those who desire to keep in the harness and only deduct 6.3 per cent or 8,800,000 from the last balance of 62,720,000. That leaves 53,920,000.

#### 6: Fringe of Society

If we are to be realistic we must admit that, in any civilized society, there are bound to be individuals whose lives are lived beyond the borderline of economic usefulness. Our population includes many panhandlers, race track touts, bookies, lottery racketeers, panderers, dope peddlers, pool hall bums, card sharks and confidence men, not to mention footpads and second-story operators. In an attempt to estimate their total numbers, several learned judges and criminal lawyers were asked what they thought about the subject. They agreed that the total would be close to five times the number already under lock and key—or almost four per cent of the population. Reducing that estimate by more than half—to 1.8 per cent of the total still leaves 2,500,000 individuals who seem unlikely to become productive members of the labor force, even though many of them may be classified as "self-employed," or "unemployed."

#### 7: Misfits

We now have left 51,420,000 persons of whom by far the greater portion are males between 17 and 65.

The 1940 Census listed 1,173,993 in-





## OUR PIONEERING DAYS ARE NOT OVER

HORSES SHIED at the quaint contraption shown above, as it chugged its way over country roads 40 years ago. It was an early International Truck—called an "Auto-Wagon" in those distant days. It was a pioneer in the truck field.

The men who made those early Internationals were truly pioneers. The going was tough. They had to fight the prejudices of many who were geared to the horse and wagon. And they had to conquer a wilderness of unsolved mechanical and engineering problems.

But the trucks they made, even then, were tough. Just as the International Truck of today is tough, with a built-in toughness that has made International America's favorite heavy-duty truck. Yes, registration figures show that more heavy-duty Internationals were sold than any other make, in the ten years before the war.

That old International "Auto-Wagon" was a fine truck, in its day. The heavy-duty International shown below is a fine truck today.

The Internationals of tomorrow

will be even finer trucks—in all sizes, for all hauling needs.

Because our pioneering days are never over. We're constantly pioneering with new improvements. And the result has been—year after year—*better trucks.*

INTERNATIONAL HARVESTER COMPANY

180 N. Michigan Ave.



Chicago 1, Ill.

**OUR JOB TODAY**—Let's all remember that our job today—the job of all of us—is to fight harder on the home front . . . fight on the food front . . . give to the blood bank . . . buy extra War Bonds . . . fight inflation . . . FOR VICTORY.

**NEW TRUCKS**

The government has authorized the manufacture of a limited quantity of trucks for essential civilian hauling. International is building them in medium and heavy-duty sizes. See your International Dealer or Branch for help in making out your application.

INTERNATIONAL TRUCKS



# MARCHANT CALCULATOR

PERFORMANCE  
IS THE PAY-OFF!



• **COMPARE** the time to perform any calculation of your figure work . . . from start of figure-entry to clearance of dials ready for next problem. Do not be misled by "comparisons" that relate only to part of a calculation.

• **COMPARE** the number of hand-to-key movements and amount of hand-travel.

• **COMPARE** extent of carry-over in answer dials, and accuracy of decimal point-off of entered amounts and answer.

• **COMPARE** provisions for re-check of entries after answer is complete . . . a safety factor assuring correct calculations, always.

• **COMPARE** means for detection and correction of improperly set figures, during or after their entry.

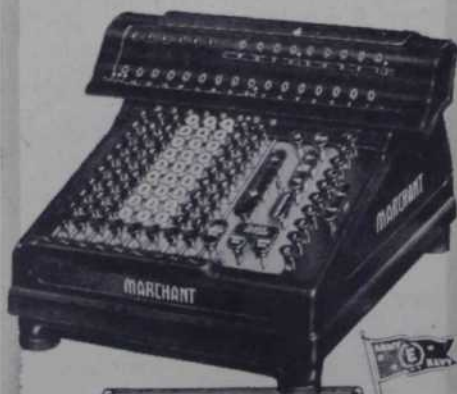
• **COMPARE** simplicity and all-round ease of operation.

• **COMPARE** cost of upkeep . . . promptness and quality of repair service.

• And make these comparisons on latest models . . . it is never to your best interest to compare an old model of one make with a new model of some other.

WPB Order L-54-c does not permit trials of new calculators outside of manufacturers' agency-offices. Get in touch with our nearest Agency to be brought up to date on "what's new in Marchant calculators."

Deliveries according to WPB schedule.



**MARCHANT**  
SILENT-SPEED ELECTRIC  
CALCULATORS

THIRTY-FOURTH YEAR

Marchant Calculating Machine Company  
Home Office: Oakland 8, California, U. S. A.  
SALES AGENCIES AND MANUFACTURER'S  
SERVICE STATIONS GIVE SERVICE EVERYWHERE

mates of penal institutions, hospitals for the mentally diseased or defective, and homes for the aged, infirm and needy; and 5,268,727 persons unable to work because of permanent disability or chronic illness—a total of 6,442,720 individuals, all more than 14 years old and making up a little over four per cent of the 1940 population. Of this total, more than 600,000 belong in the 17 to 65 age group, residing in jails and institutions.

Because a large number from these categories have been deducted in other groups we will only subtract 1.3 per cent of the whole—or 1,800,000—for the number of persons who, authorities say, will be occupying our postwar jails and institutions. (Percentages indicate that for every person in an institution, there are two individuals disabled and not in the labor force.)

## 8: What's left

Without deducting for those Americans who will take up residence in foreign countries after the war (possibly 800,000 men and women), or for men voluntarily in retirement under age 60 (about 80,000), or for those unfortunate citizens who make up the "bottom of the barrel," we now have about 35.4 per cent of the population left—or 49,620,000 persons over the age of 14 and, for the most part, under the age of 65.

This figure of 49,620,000 is 4,453,917 more than the number employed (except on emergency work) in 1940. Even so, it appears that if our postwar planners are successful in creating a need for 55,000,000 workers after the war, some 5,380,000 additional men, women and youths will have to be drawn from sources other than within "Group 8"—and that will be no easy task!

The youngsters in Group 1 will not, for the most part, be available; nor would they make particularly desirable employees, being both underage and undereducated. Of course, in an emergency, 1,000,000 or so may be enticed to help out during the summer on the farms and in various small enterprises; but we would still have to recruit more than 4,000,000 workers from the other groups.

From Group 2, many of the older boys and girls would make desirable workers. No doubt a couple of million of these students would be willing to work part time or during summer vacations—but their efforts would not fill the void.

Nor does it appear that Group 3 could be of much help. If employers were able to entice only a small portion of them into the labor force during war time, how can they expect to draw a greater portion away from their homes in peace time?

Groups 4 (the armed forces) and 5 (retired oldsters) and 7 (in jails and institutions), are so situated that it would be difficult, if not impossible, to get them!

As for Group 6, it would take a great deal of rehabilitation and retraining to

make many in this group fit for responsible employment.

Viewed in this light it would seem that actual unemployment (in the economic sense) in the immediate postwar years would be anything but alarming. However, it is a foregone conclusion that, in so far as unemployment figures (in the political or social sense) are concerned, such will not be the case. Millions of wartime employed will be leaving the ranks of wage and salary workers after victory, with no intention of returning to them. And, in spite of such intention, many of them will register as seeking work, and then apply for the unemployment benefits they have built up.

Naturally, there will be some legitimate unemployment after the war; but its actual size will never come anywhere near the figures that probably will be broadcast.

If, in the years ahead, only some 49,620,000 men and women, boys and girls, can be found who are willing to work, then, to insure a gross national income of \$140,000,000,000 (the estimated requirement for meeting taxes, interest on the public debt and income), each worker will have to be capable of producing almost \$2,821 of goods and services per year.

On the other hand, this figure of \$2,821 only represents an 8.5 per cent increase over the \$2,600 worth of production and services which various planning groups have estimated would be required from 55,000,000 workers. Will or can the peacetime worker produce that much?

## Job estimates too high

VARIOUS leaders, when speaking of postwar goals, have left the impression that, after victory, our employers will have to provide 55,000,000 jobs if we are to have a prosperous economy. It would seem, in the light of our past employment experience, that our economy would be doing a swell job if it merely furnished gainful occupation to everyone between the ages of 14 and 65 who was willing and capable of producing useful service—it hardly seems necessary to entice the youth to quit school, the mothers to leave their young, or the aged to come from their retirement just so that we may have a larger number of employed persons than ever before.

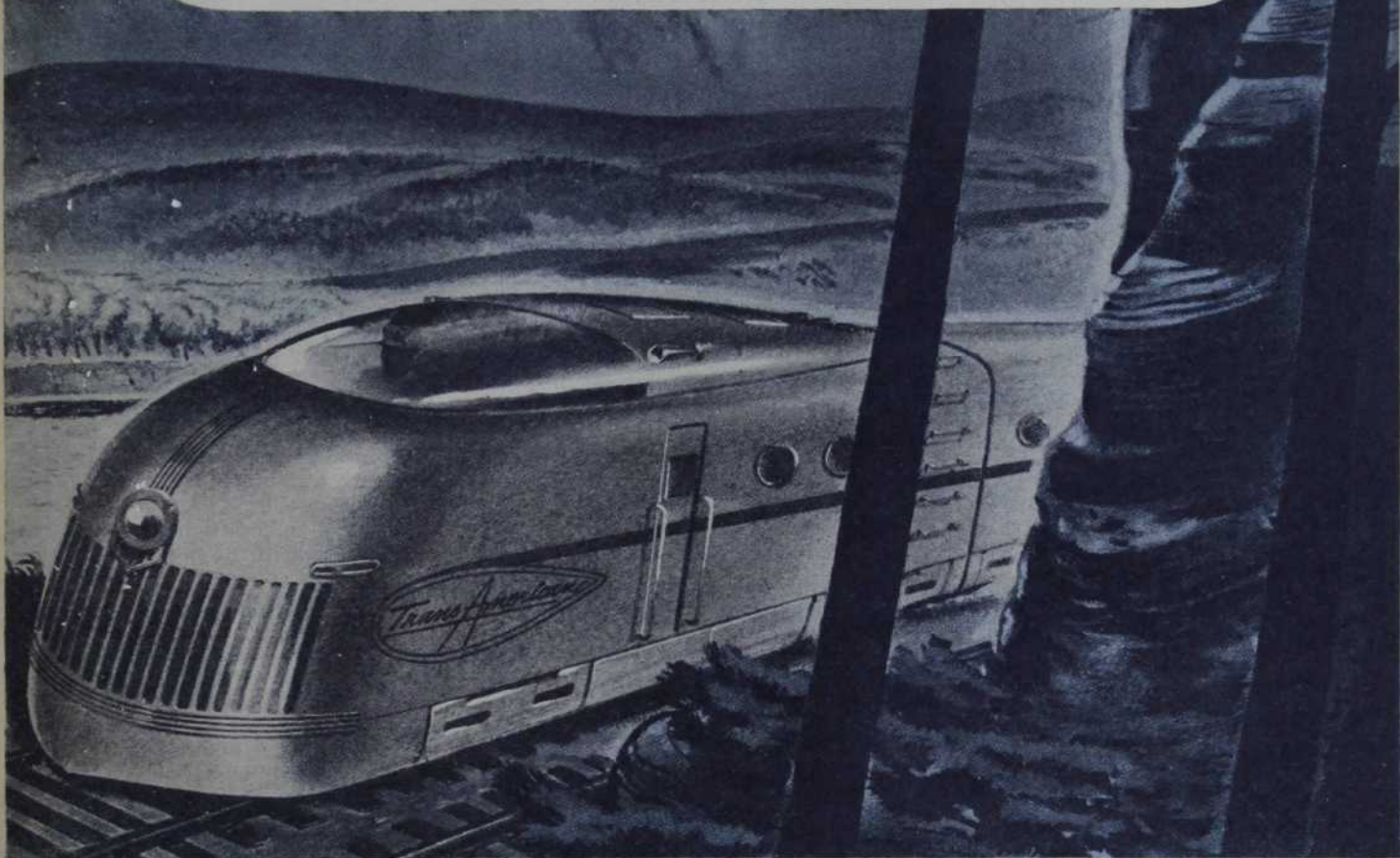
If we do reach that goal of our planners and require the services not only of all those who are eager and capable of doing useful work (the 49,620,000 men and women), but also of an additional 5,000,000 or 6,000,000 workers, that, indeed, will be something worth bragging about.

It would seem, in the light of our tremendous consumer demands and our huge individual savings, that the hope of employment for 55,000,000 persons is more of a goal than a need—and that possible catastrophic postwar unemployment is more of a fear than a fact!



*Look Sharp! Here comes*

**THE RAILROAD'S FUTURE!**



**MERITS OF  
ALLEGHENY METAL**

- ★ Great strength, retained at extremes of heat and cold.
- ★ Tough and impact-resistant.
- ★ Favorable strength-weight ratio.
- ★ Highly corrosion-resistant.
- ★ Inherent, lasting beauty.
- ★ Easy to form and weld.

**S**TAINLESS STEEL diesel-electric streamliners aren't drawing-board dreams. They're tangible, self-proved successes with a ten-year operating record from coast to coast—and from war's end on, they're due to go places in earnest.

Why? Because these stainless speedsters have demonstrated—in good black ink on the books—their ability to slash expenses, attract customers and boost income, and you can't beat that for a success formula.

It is a formula, what's more, that applies clear across the transportation field. The same qualities in Allegheny Metal that the railroads value are of

equal advantage to the builders of buses, truck trailers, airplanes and ships. It all comes back to the tremendous strength of the steel—*insured* strength, protected by Allegheny Metal's high resistance to corrosion and complete uniformity . . . to its lustrous beauty, requiring no other finish or consequent refinishing . . . and to its ease of welding and fabricating.

Anywhere that these properties can be put to work, we stand ready to supply every assistance. Allegheny Ludlum Steel Corporation, Brackenridge, Pa.

*Allegheny Metal is also handled and stocked by all  
Joseph T. Ryerson & Son, Inc. warehouses*



**ALLEGHENY METAL**

*The Time-Tested Stainless Steel*



**REMEMBER THE NAME TODAY FOR THE NEEDS OF TOMORROW**



# When War Goods Hit the Market

(Continued from page 22)

this war than last time, "because the surpluses will be so much greater." The report, she says, "indicates the difficulties that arose when the problem of surplus disposal was viewed almost exclusively as a problem of liquidation, and when Congress neglected to lay down a clear-cut surplus disposal policy, and to establish a strong agency to put that policy into effect."

One difficulty after World War I was the lack of a consistent policy with regard to the timing of sales. During the first five or six months after the Armistice, surplus sales were held back for fear they would conflict with industry conversion.

Not until 1923 was a concerted effort made and the program was not terminated with 1926.

Headaches caused by inadequate descriptive lists of property, or inventories at the time "can hardly be exaggerated." Inventories had to be prepared before it could be determined what supplies were surplus. More than six months were required merely to count the materials and prepare rough inventories. Materials were scattered in thousands of places, were in transit, or were being added to and used. Thus inventories were out of date before they were completed.

Difficulty was experienced in working out a classification system for describ-

ing the materials listed in the inventories. Officials of the Bureau of Public Roads were disappointed when they found that the "scrapers" they had hoped to use in road construction were "little instruments for cleaning shoes." An order for "slickers" which a state highway commissioner thought were oilskin coats for highway employees, turned out to be chisels, with long handles, used in the shipbuilding industry.

Inventory records were not carefully examined but occasional lists disclosed surprising facts about procurement. One inventory showed, it was stated in Congress, that more than 197,000 branding irons, costing \$2,700,000 were purchased for 148,000 horses—there were five sets of harness, four sets of curry combs and blankets, and six saddles for every horse in the Army.

One of the perplexing problems all through the period was retaining or procuring a satisfactory personnel. Because of low salaries and uncertainty of future employment, many competent and experienced men hastened to return to civilian work. It was soon discovered that selling for the Government was little different from selling in a commercial sales organization; sales training and experience were essential. And such experience was in great demand by private enterprise.

The same difficulty has already become apparent in the present program.

## Free the Commission's Hands

A PROGRAM for handling surplus disposal as suggested by the Chamber of Commerce of the United States:

1. A completely independent commission of seven highly experienced and respected members—competent to solve the difficult problems relating to the disposal of vast areas of land, of great war plants, of untold quantities of industrial equipment, and of innumerable items of consumers' goods.
2. Advisory committees of business and industrial executives to confer with and assist the Surplus Property Commission in the formulation of basic policies.
3. Broad policies laid down by the Congress to guide the Commission in its administration of the law.

The underlying philosophy of the Chamber's program is that the problems of disposal will be so difficult, and incorrect solutions will have such detrimental effects upon our economy, that the Congress should

(1) lay down the policies to be followed, and

(2) give the Commission a free hand, unhampered by pressures from special interests, to interpret these policies through regulations and the establishment of administrative procedures.

Contrast this program with that set forth in the Act of Congress of October 3, 1944. The Board of three members is under the general supervision of the War Mobilization Director. The Board must consult with and secure approval of its procedures from numerous other executive agencies. Instead of furnishing guides to the Commission for the development of policies, the law contains numerous, detailed, complicated, and overlapping requirements with respect to the manner and methods to be followed in the disposal of surpluses.

### Four methods of selling

THE surplus disposal groups of the 1919-'26 period used four methods of making sales. These were sealed bid or proposal, fixed price, negotiation and auction sales. Whether these same methods will all be employed for the disposition of present surplus supplies is not known.

No specific rules have been announced, presumably to permit the new three-man board to lay down such policies. W. L. Clayton, former administrator, when asked what sales methods were to be employed said:

"... sales may be made in such manner as the selling agency shall deem advisable, adhering to the primary principle that a reasonable test of the market, having due regard for the nature, condition, quantity and location of the property, is a necessary requisite to any sale."

According to the summary of sales methods utilized after the last war, auction sales came increasingly into favor, although buyers favored fixed price as their first choice and negotiation second. Private buyers attacked the auction method because they alleged that high commission fees were involved, but congressional committees and administrative investigations established that this method brought the best returns to the Government.

It was found, too, that auctions conducted on a commission basis were far more successful than when straight fees were paid to auctioneers. According to the Director of Sales, when auctioneers



# Plenty of Room to Grow

Room to grow is a vital consideration in your planning for industrial development in the era of peace that lies ahead.

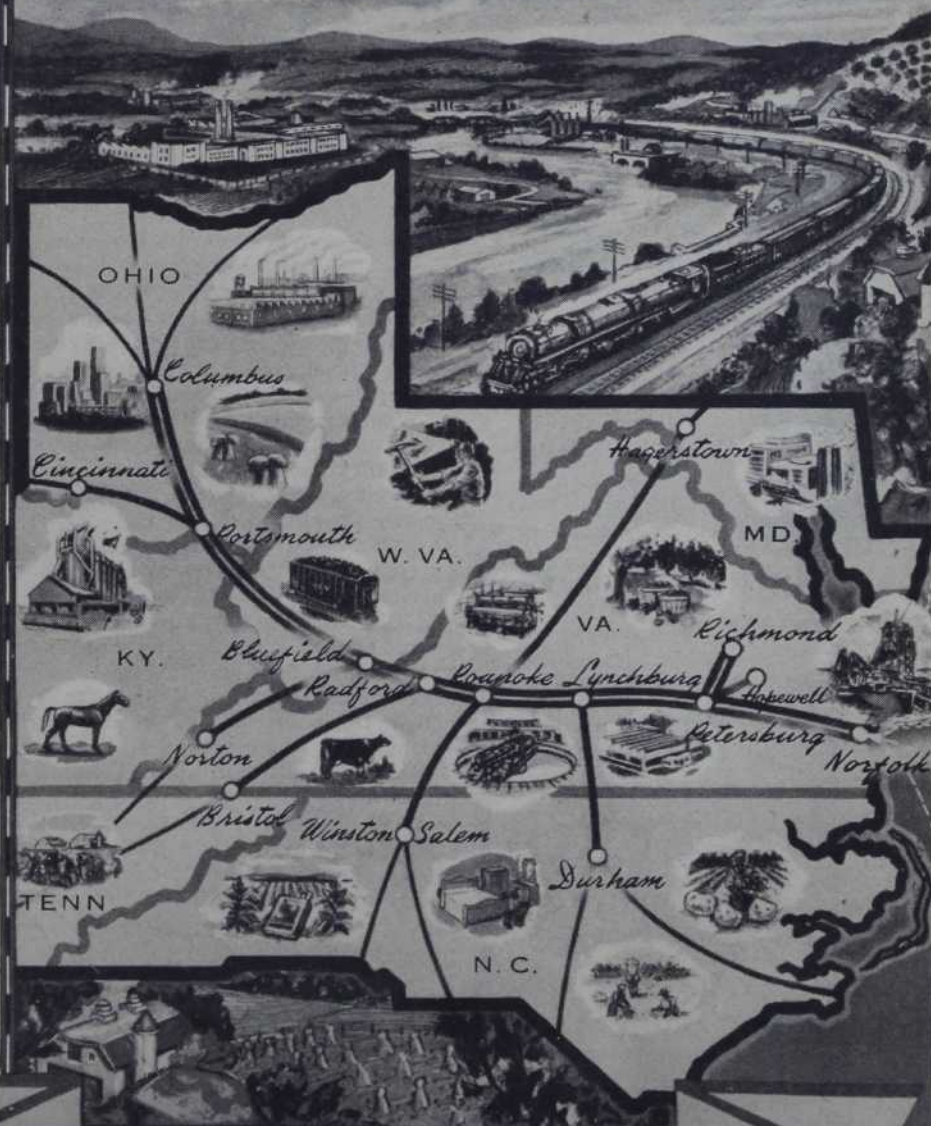
Norfolk and Western territory offers the strong advantage of plenty of room to grow in the vast, strategically located region that extends from the Midwest to the year-round, ice-free Port of Norfolk, Va., and midway between the North and South — plus these other essentials to sound, industrial progress:

An abundance of raw materials — huge reserves of all-purpose bituminous coal, limestone and numerous other minerals. Extensive forests and many rivers. Quick access to the nation's markets over the fast, efficient rail system of the Norfolk and Western. Intelligent native labor. A friendly tax policy. Excellent living conditions in a climate without extremes.

In short, here is a territory that has what it takes for most types of industry — plastics, textiles, heavy chemistry, wood-working and agricultural by-products, just to name a few. If you are planning to establish a new industry, relocate, or expand, then by all means, investigate the advantages of Norfolk and Western territory — where there is plenty of room to grow.

\* \* \*

For detailed information, write: Industrial and Agricultural Department, Norfolk and Western Railway, Roanoke 17, Virginia.



## Norfolk and Western

### RAILWAY

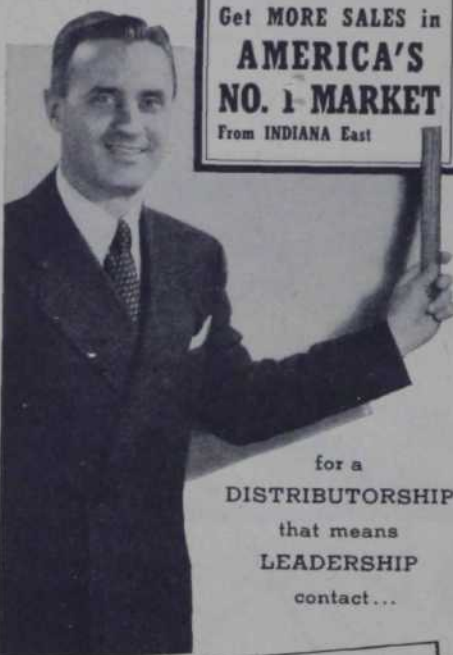
FOR BETTER PLANT LOCATIONS



# Use This Ready-Made DISTRIBUTION SET-UP...

Trained Hubbs Houses salesmen... calling regularly on leading industrial and retail outlets in the east... can quickly secure distribution for additional products, particularly if allied to the paper industry. Thousands of contacts available, including complete merchandising service and warehousing.

Write Chas. F. Hubbs & Co., 383-389 Lafayette St., New York 3, N. Y. or call at the Hubbs House nearest you.



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**DISTRIBUTORSHIP**  
that means  
**LEADERSHIP**  
contact...

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**CHARLES F. HUBBS & COMPANY**  
Lafayette Street Warehouse  
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NEW YORK, N. Y.

**HUBBS & CORNING COMPANY**  
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**HUBBS & HOWE COMPANY**  
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**HUBBS & HASTINGS PAPER CO.**  
ROCHESTER, NEW YORK

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**INTERSTATE CORDAGE & PAPER CO.**  
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**THOMAS J. NAGLE PAPER CORP.**  
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CLEVELAND, OHIO

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**CHARLES F. HUBBS & COMPANY**  
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**VICTORIA PAPER & TWINE CO., LTD.**  
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**VICTORIA PAPER & TWINE CO., LTD.**  
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**GARDEN CITY PAPER MILLS CO., LTD.**  
ST. CATHARINES, ONT.

**CANADIAN VEGETABLE PARCHMENT CO., LTD.**  
MERRITTON, ONT.

were employed at \$100 a day, during 1918 and 1919, horses and mules sold for \$30 or \$40 a head. When auctioneers were hired on a commission basis, the price jumped to \$130 to \$150 a head, on "the same class of stock at the same camps."

The auction sale brought higher prices on other material too. Canned pineapples, for instance, for which the Army had paid 17 cents a can, brought sealed bid offers of 13 cents. Offered at auction, they brought 27 cents.

Auctioneers on a commission basis were reputed to obtain a number of hundred times more than the auction fee in increased returns to the Government.

There seems to be little auction selling of surpluses by present officials. The current method is to offer items of general usefulness first in the region where they are—mainly by invitation to bid. If they do not move, a list is sent to the central office in Washington, which in turn sends it to all ten regional offices. All bids must clear through the central office to prevent danger of an article selling for 60 cents in one region and 80 in another.

## Junk is really junk

ITEMS that cannot be sold at all, are then sold for junk after the original shape is destroyed with a blow torch, or some other means, to avoid scandals such as arose out of last war's surplus, when many junk dealers proved just a bit more clever than the Government by finding profitable markets for items the Government had been unable to locate.

With branded merchandise the original manufacturer is offered first opportunity of buying, this evidently without present regard to the preference purchasers listed in the Act.

After being offered to possible prospective buyers in the United States, articles are offered to Lend Lease, UNRRA and foreign governments. Foreign speculators are prevented from buying and then reselling to this country because tariff authorities will not clear the merchandise in its original form.

However, it is admitted the items could be remade into other forms, such as ash trays, toys and other small objects, and thus clear U. S. Customs.

An example of a successful resale to original manufacturers is the recent disposal of 13,000,000 zippers. In other deals, more than 90,000 tires were sold back to 21 out of 23 original manufacturers.

In view of the emphasis that has been placed on the desirability of channeling all sales through the normal distribution machinery of private business, particular interest is attached to the Government's effort to sell directly to the consumer after the last war.

This was done in the face of vehement protests from business associations of every kind and from wholesalers and jobbers. Sales to the household were attempted first through municipalities

and parcel post. When these methods failed, the Quartermaster's office opened 77 retail stores. Fixed prices were established, averaging from 20 to 25 per cent below current market prices. The Post Office set up substations in retail stores. Shipment allowances were increased to 125 pounds and no transportation charges were made. The stores were popular and for about five months operated at about ten per cent of cost. When operating costs advanced the stores were closed.

Despite these ventures into direct selling, the Bureau of Labor Statistics report points out that the great bulk of food, clothing and other finished products reached consumers through the hands of the regular middlemen.

Wholesalers and jobbers bought large lots and set up over 5,000 Army and Navy stores throughout the country. Leading department stores also handled government supplies. Large quantities were also sold on commission basis, under controlled conditions, through established companies approved by the trade or one organized by them for the purpose.

One factor which held up final sales of surplus stocks in many categories was the reluctance of the Armed Services to dispense with any supplies which might be needed for further military operations after the war. Some of the statements made at the time have a familiar ring right now.

For instance, Secretary Redfield stated in an address before 4,000 delegates of the United States Chamber of Commerce in December, 1918, that the U. S. Army should be kept "for some time to come" as large as "those on the other side, and will have to be fed and furnished with supplies..." Some Congressmen expected "that the Army of Occupation might remain in Europe for 15 years."

## Prices were criticized

THE Government was criticized when it did not receive the highest price, but it was also criticized when it did. The Director of Sales complained that he was under continual pressure to meet this or that condition to sell under the market or at lower prices. The prevailing impression in the minds of many was that material sold by the Government must of necessity be sold for ridiculously low prices. Can there be an echo of that attitude now?

In those days, too, officials faced the need of finding markets for products which seemed unsalable. Considerable ingenuity was displayed.

Cotton linters, used for the manufacture of smokeless powder, found a ready market after the war for use in mattresses, felt hats, pads and other similar products. One allotment of cotton linters brought more than \$15,000,000. Rifle periscopes were advertised as suitable for use by Boy Scout organizations on maneuvers. Signal horns were suggested for use on vehicles, as dinner announcers for farmers, and as noise-





*"Lady, you don't have to do that!"*

## There's no "heart trouble" in that appliance... it has an **EMERSON-ELECTRIC MOTOR**

Of course, not even the canniest woman shopper would take along a stethoscope when she went to buy a motor-driven electric appliance. But this much is true—what the *heart* is to the human body, the *motor* is to the appliance. That's why it is so important to make sure that the motor is strong and reliable—precision-built to give quiet, uninterrupted operation.

If the motor in an appliance is an Emerson-Electric you can be sure that it *will* give long, faithful service. Emerson-Electric Motors are made by the same organization that makes the famous Emerson-Electric Fans—many of which have been in service 25 years and longer!

If your postwar plans include the manufacture of motor-driven appliances or equipment, Emerson-Electric Motor Engineers will recommend the proper motors for your applications, without obligation.

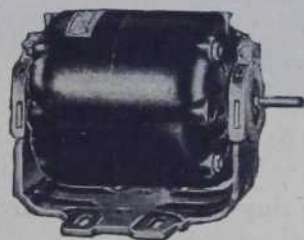
423



**THE EMERSON ELECTRIC MANUFACTURING CO.  
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is Powered with  
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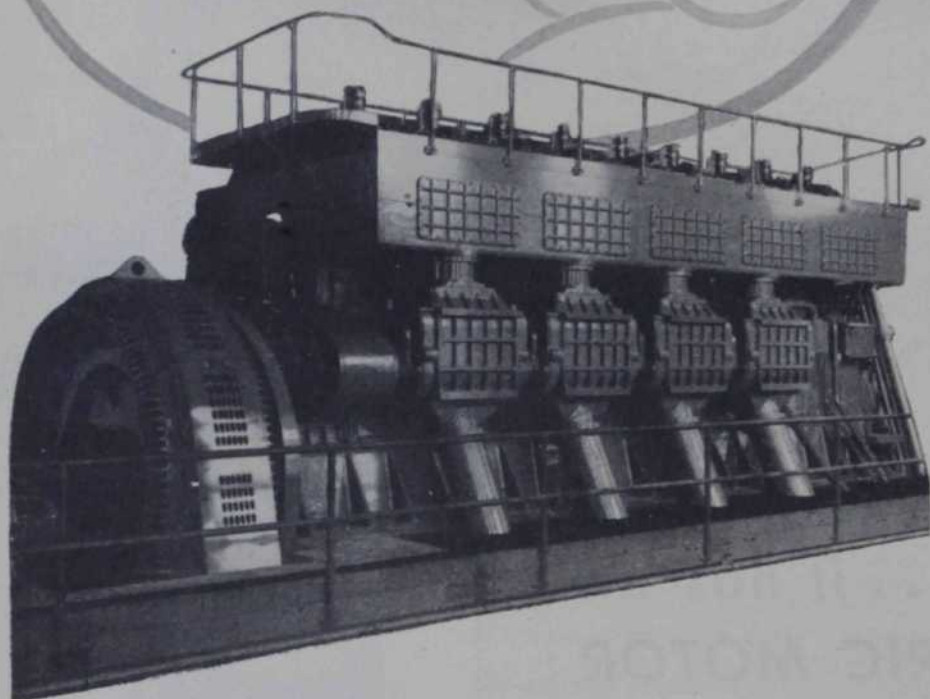
For more than 54 years Emerson-Electric Motors have been providing dependable power for many of America's best-known home appliances, office machines and production tools, and helped to build the reputation of their makers.

**OIL BURNERS  
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REFRIGERATORS  
WASHING MACHINES  
AIR CONDITIONERS  
CREAM SEPARATORS  
OFFICE MACHINES  
PRODUCTION TOOLS**

**EMERSON**  **ELECTRIC**  
MOTORS • FANS APPLIANCES



# How to tame the ROAR of a Diesel Exhaust



Big Diesel engines have a way of being loud and noisy. Fast-moving slugs of exhaust gas from the large cylinders strike the air with a resounding crack.

Thanks to the Burgess method of exhaust control, a roaring Diesel can be made to purr like a kitten. A Burgess Exhaust Snubber in the exhaust system breaks up the fast-moving slugs . . . it "snubs the slug" . . . so that the exhaust gases emerge from the Snubber in a quiet steady flow.

With a Burgess Snubber, Diesel engines can be used without danger of creating a noise disturbance in such critical locations as hospitals, hotels, office buildings, or near residential areas.

## THE SNUBBING PRINCIPLE



The chambers in the Snubber act like a series of thin blankets through which a golfball is driven, and gradually slow down the fast-moving exhaust slugs so they leave the tail pipe in a smooth, quiet flow.

If you want quiet Diesel operation—be sure your Diesels are Burgess Snubber-equipped. Burgess-Manning Company, Chicago, Ill.

## TYPICAL APPLICATION



Many Diesel powered streamliners, fast freights, and yard "switchers" are equipped with Burgess Snubbers to provide proper silencing for the Diesel exhaust.

making devices for football and baseball games. Some of the non-breakable eye-pieces of gas masks were manufactured into motorists' goggles (then widely used).

Somewhat characteristic of the conversion problem was the attempt to sell "gas paste." This had been used to smear on soldiers to protect them from mustard gas. It had cost the Government ten to 15 cents a tube. In attempting to dispose of the product, the Director of Sales told a Congressional committee: "We have started with an offer of a half-cent per tube and now have it up to five cents but we are still working on it . . . you may be using it for shaving one of these days."

During the first postwar years, 1918 to 1920, the Government relied on non-commercial publicity and circularization of the trade for publicizing the products, but ultimately discovered that paid advertising brought better results. While total expenditures for advertising greatly increased as surplus materials were featured, the average cost was kept down to about seven-tenths of one per cent of sales proceeds.

All of these experiences indicate that rough times are necessarily ahead for surplus disposal officials. Furthermore, what may be simple headaches for them may be economic indigestion for business, labor and the public unless a workable law is drafted.

## Tomorrow's Scientists

LEADING scientists of the future are picked and encouraged in their studies by an annual contest administered by the Science Clubs of America.

The contest, known as the Westinghouse Science Talent Search, is nationwide. Students take standard examinations in December under their own school officials. The test questions are prepared by Science Clubs. In addition the students write essays on their scientific projects. Exams and essays are used to determine preliminary winners who are given a trip to a Science Talent Institute planned for Washington in March. National winners are given scholarships of varying sizes up to \$2,400.

Science Clubs has published the essays of the winners of the third annual Science Talent Search in a booklet called "Scientists of Tomorrow." The 40 essays included show great promise of serious attack on as many problems in the scientific field.

Flame-proofing fabrics, weather forecasting, boat design, growth of quartz crystals and many other problems are worked over with the enthusiasm of youth combined with increasingly serious study.

Applications for the contest are received only through school officials by the Science Clubs of America, Washington 6, D. C.

# BURGESS DIESEL EXHAUST SNUBBERS



# The New Fire

**W**E may sometimes wonder what kind of people we are—Americans, yes. But...

Whenever there is a human need or a catastrophe—we are quick to respond.

We are defenders of the human being.

We are fighters for the rights of every man, woman and child.

Let's look at the record.

In less than two hundred years our youth, our vigor and our courage have given men a new way of life.

Today, the average family in this nation enjoys more benefits than kings of old: Light—Power—Education—Freedom and Opportunity—for all time.

That is what we stand for.

We want to build—never destroy—

We want to advance science and knowledge and the well-being of every individual.

This is the fire of America—

The flame that will never die—

The hope for men and women and children to come.

One of the fruits of this fire has been our industrial growth.

Groups of men have banded together and worked together to bring to us the wonders that have made all the world look to America.

In our hour of great need, free men working in great industrial plants, at the bench, in the office, in the laboratory HAVE FORGED AND BUILT THE INSTRUMENTS WHICH ARE DESTROYING OUR ENEMIES.

Today, WAR.

TOMORROW, this same fire will build for America—and through example, for the world—a security, a freedom, an economy in which children can be born and grow up—free from fear, want and repression.

★ ★ ★

In such a land when a group of men working together place after their company's signature such words as—"Serving through Science"—those words are inspired by that fire of America—the fire that ultimately means new health, new strength, and new opportunity for countless millions yet unborn.

## UNITED STATES RUBBER COMPANY

1230 SIXTH AVENUE • ROCKEFELLER CENTER • NEW YORK 20, NEW YORK

*SERVING THROUGH SCIENCE*





**THIS is the time for**



## 16,000,000 Pacific Coast Residents await your peace time goods . . .

The Pacific Coast is beginning to convert to peace-time production as energetically as it tooled for war. And 16 million consumers, with a better than average purchasing power, are eagerly awaiting more consumer goods.

This is the time to get in on the ground floor of the rich Pacific Coast market, by establishing a plant in Santa Clara County. General Electric Co., I. B. M., Food Machinery Co., Permanente Metals, Joshua Hendy Iron Works, and scores of other manufacturers of note have plants here—at the population center of the Pacific Coast.

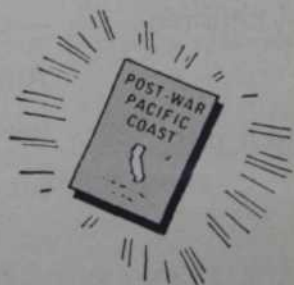
Your Santa Clara County plant will tap a large supply of available labor—both men and women. Taxes are low—climate is highly productive. Transportation by rail, truck and water is unsurpassed. Raw materials abound—and manufacturers tap the greatest power pool in the world.

Santa Clara County is the perfect example of decentralized industry. It is a young aggressive area that is growing industrially faster than any other section of the Pacific Coast.

### WRITE FOR THIS BOOK TODAY

*This is the time to act! Your first step is to write on your business letterhead for Post-War Pacific Coast, the story of Santa Clara County. No cost or obligation.*

Dept. N  
SAN JOSE CHAMBER OF COMMERCE  
SAN JOSE 23, CALIF.



## Our Margin of Prosperity

(Continued from page 44)

war agencies will expire automatically six months after the Chief Executive declares the war emergency is ended. The voice of business, backed by public opinion, should have weight.

The arguments against government monopoly are more vigorous than those against molding foreign trade into official channels.

"Americans have been world traders for 160 years and our country today is proof that they know their business. We've adjusted ourselves to all countries, to all conditions, but we've always been Americans and still are confident that the traditional American way is the best and safest."

### Trade was strictly business

"WE'VE been in lots of ventures to create business, at home and abroad, and never lost in the foreign field. We've never asked our Government to help us into or out of a country. Our deals were based on business alone, not on politics, and that is why they were satisfactory to foreign countries and to us. That system must continue if the United States is to hold its supremacy in the world."

Not all the volunteer advisers on foreign trade are in government agencies. A recent tabulation shows 137 organizations that have published plans for a postwar world while those of individuals are legion.

The convention of the Export Managers Club in New York City, last spring, was attended by 800. About 2,000 from all parts of the country, including many government representatives, were there again for the National Foreign Trade Council convention, Oct. 9 to 11. Business men from 37 countries were represented at the International Business Conference in Rye, N. Y., from Nov. 10 to 18, called jointly by the U. S. Chamber of Commerce, National Association of Manufacturers, National Foreign Trade Council and the American Section of the International Chamber of Commerce. Allied governments will discuss international commercial policy agreements in a conference, successor to Bretton Woods, planned by Secretary Hull for this month.

Greater demands for his products, greater opportunities and greater obstacles than ever before face the American trader. War has severed his once orderly channels of commerce with other countries, their resources and productive capacity have been shattered, currency and exchange units must be stabilized again, new trade barriers have risen and competition will be stiffer. He will work harder, take in more money and pay out more in taxes.

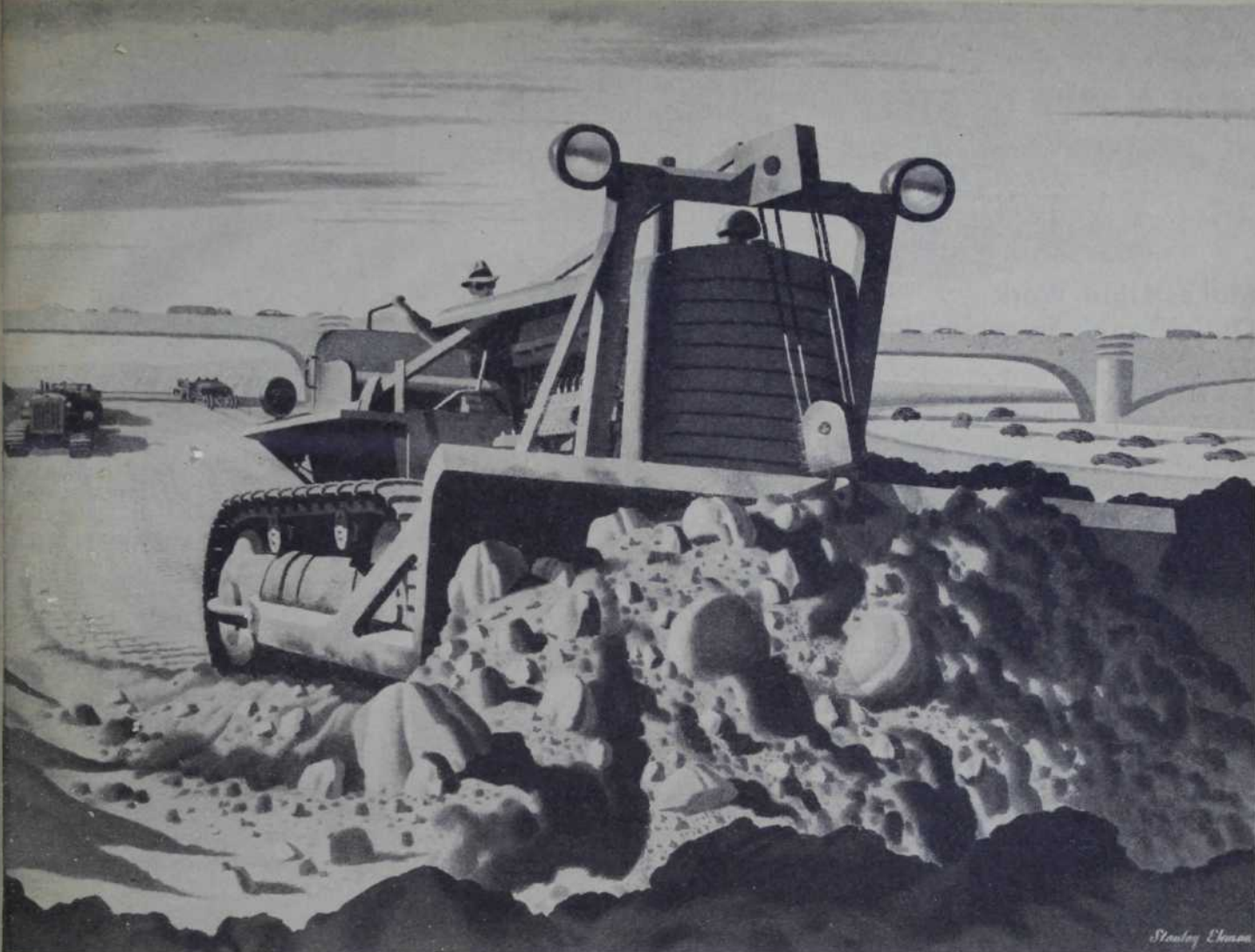
American business men know all this and are eager to meet the issue.



# SANTA CLARA COUNTY *California*

The population center of the Pacific Coast





## *Finger-tip Control* — IN SUPER-HIGHWAY CONSTRUCTION

When express highways are built to by-pass crowded cities—roads widened to serve the needs of advanced distribution—mountains of surface materials will be moved by huge, new road-building machinery. For these earth-movers a perfected application of HYCON hydraulic power will give new muscles to controlling forces, lessen the operator's fatigue, and give him *Finger-Tip Control* in actuating the powerful machines and their giant loads.

This light, compact power plant is engineered to apply controlled force to steering, braking, and many other heavy tasks. For doing the *manually impossible*, builders of ponderous machines—in their plant equipment as in their products—can call on the mechanical force of HYCON hydraulic units.

Plan for their installation in your new or modernized production facilities, and in your new products to meet new competition.

LET'S ALL BACK THE ATTACK—BUY MORE WAR BONDS

### **HYCON PUMPS**

*for Immediate Delivery*

Because of their compactness and phenomenally high pressure—furnishing *variable delivery up to 3000 pounds per square inch*—HYCON pumps will do a great many hydraulic jobs better.

Today there are available HYCON pumps and valves in the 3000-pound range for commercial applications to control or actuate machine tools, giant presses, dump truck lifts, materials-handling mechanisms and remote-control circuits. They will operate brakes, clutches and steering devices of heavy vehicles; test high-pressure apparatus; and solve a wide variety of other hydraulic problems. Write for full information.

**For Tomorrow . . . Infinitely variable pressure controls at YOUR finger tips**

★ ★ ★ **HYCON** ★ ★ ★

REGISTERED TRADE MARK

*High-Pressure Hydraulic Systems*

Patented—Manufactured only by The New York Air Brake Company

**THE NEW YORK AIR BRAKE COMPANY**

*Hydraulic Division*

420 LEXINGTON AVENUE, NEW YORK 17, N. Y. FACTORIES: WATERTOWN, N. Y. COPYRIGHT 1944, THE NEW YORK AIR BRAKE CO.



# Speed Sweep WITH A BACK OF STEEL



## Makes Light Work Out of Tough Sweeping Jobs

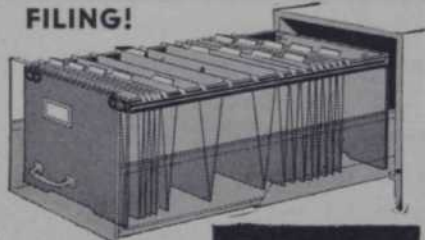
Steel back of Speed Sweep brushes is the basis of unique construction for faster, easier, better sweeping. Block is  $\frac{1}{4}$  usual size—easier to handle. Tufts of longer, better fibres are more compact—provide "spring and snap" action. Handle instantly adjustable to height of sweeper—reduces fatigue and strain. Speed Sweep brushes are built to outlast ordinary brushes 3 to 1.

### FULLY GUARANTEED

Since Pearl Harbor Speed Sweep brushes have proved their superiority in many thousands of factories under varied conditions. They are unconditionally guaranteed to meet your requirements. Prompt shipment on AA-5 or higher priority rating. Write for styles, sizes, and prices today.



## Never before such FAST, EASY FILING!



Above: Pendaflex frame and folders, showing how they hang upright in file drawer.

OLD-STYLE FOLDERS  
SLUMP AND SAG



**Oxford**

## PENDAFLEX\*

New style filing folder

\*Reg. U. S. Pat. Off.

### HANGS!

Reduces filing time 20%—transforms filing from laborious searching to instant visible reference.

NO NEW CABINETS—simple frame fits in file drawer and folders HANG in file. Eliminates most mis-filing.

Send for  
FREE BOOKLET.

OXFORD FILING SUPPLY CO.

348 Morgan Ave., Brooklyn 6, N. Y.

Please send free booklet describing Pendaflex.

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Firm \_\_\_\_\_

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City \_\_\_\_\_ State \_\_\_\_\_



## Handicrafts:

INDIVIDUAL designs in native furniture can prove cheaper than the same pattern

WHEN the late Dwight L. Morrow was Ambassador to Mexico, Mrs. Morrow, who always encouraged the native handicrafts, frequently purchased from a Cuernavaca maker the Mexican hand-made chair which now is widely known as the "Cuernavaca chair." This is a wooden frame, gaily painted and decorated, with a braided and twisted palm forming the seat.

Such chairs sell for 3 pesos to 6 pesos (equivalent of 60 cents to \$1.20 in American currency) or higher according to the quality of the wood, and the degree of fancy work or effort in making them.

The chair is always a serviceable and attractive piece of furniture and can be made very beautiful as well. It is to be found in all American households and the better Mexican homes throughout Mexico.

### The artisan likes variety

IN MEXICO it is told that on one occasion Mrs. Morrow was planning a large dinner and decided to order 75 such chairs. She told her Indian craftsman, "They're to be just like the other ones you have made for me," gave instructions as to color and similar details, then departed for a trip that lasted several weeks.

On her return she found the chairs waiting. She turned to the maker and said:

"Why, Nacho, I said these chairs were to be alike, yet all the knobs are different. No two chairs are similar."

"Oh," was the Indian's reply, "if you want knobs all the same it will cost double."

"I don't understand," said Mrs. Morrow. "It's no more work."

"Well, to make them all alike is very dull work. I get very tired that way," he said, "and it will cost double!"

He stuck to his guns and Mrs. Morrow finally decided to be satisfied with the chairs having a variety of knobs, some round, some plain, some carved, some cylindrical, in fact, any indulgence of an artist's fancy.



## Are Your Offices Ready

### FOR PEACETIME COMPETITION?

"Y and E" Style Master Steel desks bring new working efficiency, new eye comfort and a thrill of pride to every office worker—from top executive to junior clerk. Ask for a demonstration of unique new color harmony visualizer which shows how these desks can bring new attractiveness to your every office. There is no obligation.

To be prepared for tomorrow, write today.

FOREMOST FOR MORE THAN SIXTY YEARS

**YAWMAN AND IRBE MFG. CO.**

1043 JAY ST., ROCHESTER 3, N. Y.



**M.S. WALKER, Inc. BOSTON, MASS.**  
MAKERS OF SWANEE PRIDE LIQUEUR (100 Proof)  
AND OLD MEDFORD BRAND RUM (86 Proof)



## Miracles are Cheap Stuff

(Continued from page 32)

too good at the beginning, but they were improved.

Other concerns which had plenty of electric power and knew something of electrolysis also went into the production of magnesium. But the Germans had an initial advantage. They have an almost unlimited supply of carnalite and a smaller supply of bauxite. Therefore, they made aluminum and alloyed it with magnesium, instead of alloying magnesium with aluminum. The Dow group had plenty of book knowledge, but they lacked the know-how. In 1916 they set out to gain it. On July 20, 1916, they had a one-pound cake of metallic magnesium.

Their plants burned down; their vats leaked, short-circuited and froze up. In 1918 they were able to sell 3,852 pounds of the metal at a loss of \$60,000. The plant shut down in 1920. The depression was on, there was practically no market for the metal, and the well established and subsidized German industry under-sold Dow. The plant was not reopened until the passage of a tariff bill in 1922 gave the American chemical industry a chance to live. But Dow went on losing money until \$3,000,000 had slipped down the magnesium rat hole.

Herbert Dow had always insisted that business originates with the customer rather than with the manufacturer. He had to make his product desired to make it salable. The Dows went into the business of fabricating Dowmetal, not because they wanted to but because they had to. They instructed other fabricators and turned over their laboratories and workshops. When they got the know-how they shared it.

### They made their markets

THEY developed specialty markets and managed to sell 200,000 pounds in 1926. They brought the price down from \$1.70 a pound to 69 cents. But every year was a losing year except 1926 and 1927, when small profits were shown. In 1930 Dow set up a sales department, but it was uphill work for the salesmen. Neither manufacturers nor the public felt any need for a metal lighter than aluminum.

In 1927 de Pinedo made a round-trip trans-Atlantic flight in an Italian plane with two partly magnesium metal Isotta motors. He came down in the water off the Azores. The motors were submerged for more than two weeks, but when rescued were found to be unharmed. Balbo's engines, when he flew to America in 1933, used many parts made of Elektron, which is the German magnesium alloy. No one cared. Young Willard Dow tried to interest the Navy.

"We have no money," said the Navy. "I'll give you parts for your planes."

"That wouldn't be regular."

He tried once again. He said he would

pay the expenses if the Navy would send a group of scientists to Midland to investigate Dowmetal possibilities for airplanes.

"We have no time."

Willard Herbert Dow had succeeded to the presidency of the Dow Company in 1930. In the early '30's the demand for ethyl gas—the "no-knock" that motorists know—had become so great that the required production of bromine threatened to throw the Midland plant out of balance. The Dow principle has always been that nothing is to be wasted. The 500 items now made come largely from by-products. Salt wells cannot be depended on until they have been pumped for several years.

### Sea water as a raw material

A NEW process for extracting the chemical contents of sea water, tried out in an experimental plant at Wilmington, N. C., in 1933, proved successful. In 1937 the output of magnesium from the Dow plants was 6,000,000 pounds a year, which was 1,000,000 more than were being sold.

In 1940 the new sea water plant at Freeport, Texas, was put under construction. Sea water is pumped in at 250,000,000 gallons a minute and the waste is discharged on the other side. Oyster shells needed in the process are dredged nearby. There was natural gas for power and a salt dome near at hand.

In January, 1941, the plant was ready to start work. The usual troubles developed and in time were whipped. By this time the war need of magnesium metal had become frantic. No one knew precisely how much would be required.

The official estimate of needs for both civilian and pyrotechnic purposes had been fixed in December, 1940, at 14,000,000 pounds. In 1941, the OPM programmed 400,000,000 pounds a year. This was later increased to 600,000,000.

At government request Dow made available its know-how to all responsible companies financed by the RFC. Ten companies other than Dow contracted with the RFC to build and operate magnesium plants. Of these only two used the Dow technique. In 1940 and 1941 the company met every demand out of its own resources and offered to expand its production to 100,000,000 pounds at its own cost. The Government refused this offer.

During this period of stress the company operated its own plants at Midland and Freeport, as well as a government addition to its Freeport plant. A Dow-owned subsidiary operated for the account of the Government the government-owned plants at Velasco, Texas, and Ludington-Marysville, Mich. At the same time it was resisting a suit brought by Thurman Arnold, monopoly hunter of the Department of Justice.

The rated capacity of all the magnes-

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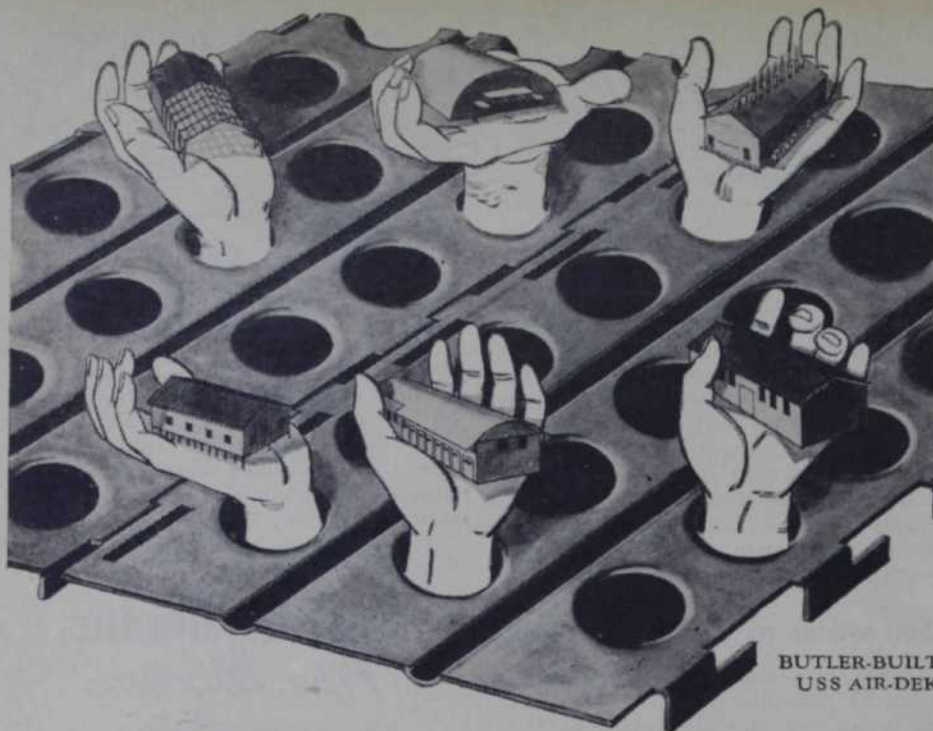
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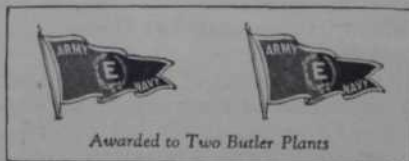
buildings that have gone before.

Strength in relation to weight. Compactness of materials in shipping. Simplicity of assembly. Fire safeness. Mobility. Economy. These are some of the inherent advantages still further improved upon.

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ium plants in the country was 580,000,000 pounds annually. The Dow group had 44 per cent of this rated capacity. During 1943 they produced 60 per cent of all the magnesium made. In 1942, the critical year in the industry, the Dow group produced 91.2 per cent. The Arnold suit, according to a statement by the company, "Was a fishing expedition on the assumption that the defendants must be guilty of something or other, else they could not have been successful in business."

### Arnold proved nothing

THAT could not go on. Dr. Dow said it was impossible for the company to go on making magnesium and fighting the Government at the same time. Arnold refused to *nolle pros.* the suit. Dow asked for an adjournment until after the emergency. Arnold refused. In April, 1942, Dow agreed to a *nolo contendere* plea.

"I do not wish to fight."

But he continued to maintain that no facts in the case had ever been established by legal process. In the final judgment it is set out that the defendants have asserted their innocence of any violation of law. They gave their consents "on the understanding, both in law and in fact, that the compromise was of convenience so they might get on with their work."

In his statement to the Truman Committee Dr. Dow said:

"The Dow Company has been unfairly treated. It has served the nation in spite of and not because of the Government."

Everyone in Midland knows Willard. That's what they call him. It might surprise him to know how much they know of him.

"Willard came down to work kinda late this morning," said the otherwise uncommunicative girl who drove the taxi. "He got in about ten o'clock."

Sure, she said, he carries his own tray in the cafeteria.

"What of it? Everybody does."

They are proud of his house. It is a sprawling, English-styled, comfortable structure.

The man who delivers milk, wearing tight pants and an undershirt in the coldest Michigan weather, invented a new bottle top, and telephoned Dow:

"Lookee, Willard, I'll cut you in on this," he said. "That is, if we can patent it."

Willard backs the Dow baseball and basketball teams, of which he is very proud. They are run on strictly modern lines, even to talent-scouting in other towns. Willard skates on the ice with the other folks when the Tittabawassee river freezes over, which is almost all winter.

His shirt-sleeve board of directors meets at five minutes notice and they call him "Willard." The company's lawyer is "Tink" Campbell and the general manager of the Texas division is "Dutch" Beutel and the others are Sam and Bill and Tommy. With one exception the board is made up of working executives. One would expect him to be





## Keeping the Powder Dry ... vital job for Mr. Cellophane

IN THE HIGH HUMIDITY and heavy rain of the Pacific jungles, the old axiom "Keep your powder dry" becomes acutely important. For example, water and moisture-vapor can ruin the effectiveness of propellant powders used in trench mortar ammunition. A special cellophane wrap developed in Sylvania's labora-

tories keeps the powder perfectly dry from the time it leaves the plant until it is fired.

Sylvania cellophane is doing many vital war jobs. But the unique developments Sylvania is making today will result in more uses for cellophane—and better cellophane—in the postwar tomorrow.

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a table-pounding, heavy-browed, forceful chief. He is forceful.

"They call Willard the 'Silver Fox.' Heh, heh," you are told in the pretty, well shaded town of 15,000 which used to be as dry as a seed pod. "Mebbe it's because of that shock of silver hair. Heh, heh. They can't outsmart him."

The accent everywhere at Dow's is on youth. The elders are those who came in under his father, but everywhere one sees young men. They are given a surprising liberty of action. A man who has an idea is encouraged to work it out, because the company was built on ideas. There are 375 buildings on Dow's hundreds of acres, with tall pump towers dominating all. Only now and then is there a smell in the air, when something has gone wrong.

"They'll make something out of that smell yet," says Midland.

Dow is a simple, easily met, and definitely not a metropolitan man in speech and attitude.

When he addressed the first meeting of the Magnesium Association he declared:

"An American citizen has freedom as his birthright and there is no halfway between freedom and slavery."

When he spoke to the American Association of Chemists, on the occasion of receiving its Gold Medal Award, he noted that:

"Freedom is not a condition of life. It is the absence of a condition of life. The moment we speak of it as a condition we recognize, no matter what we may say to the contrary, a superpower which can tell us not only what is and what is not freedom, but also just how and why we must like it."

### Quality goods; high salaries

HIS creed is to meet pay rolls on time, produce quality goods, maintain a high standard of living by keeping wages and salaries at a high level and pay stockholders a reasonable return for the use of their money. The Dow Company has had no labor troubles and has received six "E's" and nine stars for its contributions to the war effort.

Now and then he indulges in a flash of sly humor. WPB once asked him what raw materials he could draw on:

"I don't exactly know. We can make nine billion pounds of magnesium out of a cubic mile of sea water. But I don't know how many cubic miles there are in the seas."

At Dow's they hold that the door of opportunity is just opening:

"Man must still depend on the things of nature. But we will not change their form—just cut them up. Man can now make new materials to fit his specifications. The world is entering on a revolution."

That's the theory as held at the Dow plant. But what is Dow going to do about it? What about the postwar period?

In the magnesium metal field he has definite plans. He stresses the immense importance of light weight. If a tool

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By comparison—the new VENUS President Fountain Pen gives you every essential writing feature of pens costing twice as much—plus the VENUS Guarantee—yet sells for only \$3.50.

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VENUS



weighing only four pounds can be as strong as an eight-pounder and do its work as well, why carry the useless four pounds?

He has an automobile wheel which weighs eight pounds as compared to a standard steel wheel which weighs 20 pounds and through reducing the unsprung weight promotes better riding qualities. By getting rid of needless poundage gas consumption can be reduced—which is only a by-product of interest—and roads will not be chewed up so rapidly.

His astonishingly young looking Ph.D.'s are hard at work in their laboratories on all kinds of ideas holding group meetings between times.

When his father first made magnesium it sold for \$5 a pound. He kept on reducing the sales price—without other aid from the Government than the tariff protection referred to—until the Dow Company could sell to the Government for 21 cents for war uses.

But that was spoon feeding.

### Civilian products wanted

MAGNESIUM makers had a market in the Government for all they could turn out. That cannot last. When the war is over the Government buying will be reduced to a minimum, because a stockpile of approximately 100,000,000 pounds has already been set up. The rated capacity of production is about 600,000,000 pounds a year but some of the war plants will not be able to produce profitably, and will be closed down, scrapped, or held as standbys. Dr. Dow urged upon Donald Nelson, when Nelson was head of the WPB, that all controls be removed from magnesium production and that it be permitted to function as a private industry.

"The metal has proven itself. But as yet there has been no opportunity to promote its peacetime use. The nation has, I believe, a great industry in the making. If it has the opportunity, it can go ahead developing markets for peacetime consumption and for the employment of our boys when they return to civilian life. Every day the Government delays in freeing the industry means a greater delay later in providing employment. Such a course would save the people money, because the Government could buy magnesium on a competitive basis."

As to the 500 other products?

The supply of desert sand, brine and sea water is unlimited. New twists are sighted which will add to the catalogue of products. No one can even guess at what the future may offer. The field is open to every one. Lipsticks and an insulation that has added to the power of motors and dusting compounds for bugs; dyes, plastics, smoke for war uses, packaging materials, all now in use, are cited merely to show the wide range.

"The ultimate changes in this world are infinite, because nature's laws are infinite. There are always greater possibilities and new horizons before us."

Willard is 47 years old.



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**NATIONAL PREMIUM BEER**



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NATIONAL BREWING COMPANY, BALTIMORE 24, MD.

## High-Tailing Through Hell

(Continued from page 27)

6,000,000 American soldiers are in Europe today. The imperative demands of such a force are rated for each fighting division as 400 tons of miscellaneous supplies daily. Each armored division must have 15,000 gallons of gas a day. A fighting division uses up 350 tons of ammunition daily.

The Red Ball roads are the longest one-way roads ever operated. The 7,200 trucks engaged make up the largest truck fleet ever assembled. Of these, 4,088 are in average daily operation by the 11,136 drivers and the 116 truck companies. In one night 10,000 men were rushed to the front. The longest haul, up to this moment, has been 1,000 miles, and the average daily ton-mileage 1,863,293.

That is merely a hint at what American trucks are doing in war. More later.

The trucks at home are tying that performance. They have been as essential to operations here as their mates in the field. One trucking company alone operates 3,000 trucks, which makes something of a comparison with the 7,200 on the Red Ball highways. Other trucking companies are almost as large. ... There are 23,000 trucking companies under the jurisdiction of the Interstate Commerce Commission as common carriers. Some of the heaviest trucks weigh empty as much as eight tons.

### Justice Department objects

FROM January, 1941, to August, 1944, the trucks handled 17,000,000 tons on government waybills, away from manufacturing. This does not include the tonnage of raw materials freighted into factories, nor any statistics at all from the Navy. To save time, man-hours, gas, tires and oil, all of which are vitally important, the truck companies thought up a new plan.

They cooperated on routes and hauling so that, so far as possible, no truck should run empty. They called this common sense scheme "Joint Service."

It looked to the Department of Justice, Thurman Arnold, trustbuster, like monopolies or something. There were 447 of these combinations. No telling what might have happened to the truckmen except that the Office of Defense Transportation intervened. ODT is trying to clear obstacles out of the truckmen's path so they can haul freight and accelerate the winning of the war. The Justice Department agreed to lay off for the duration. No one knows what might happen when peace comes.

In the meantime "For Sale" signs are being put up on some of the trucking companies. The companies are not meeting expenses. Because they cannot be permitted to stop hauling, ODT took over 103 lines in August, 1944 (seven were released later) and they were kept

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at work. Two months later Col. J. Monroe Johnson, administrator of ODT, asked that an increase in rates be granted. Nine of the lines were among the most important in the country, high-balling freight from Chicago to Minneapolis. If the receipts do not balance costs, the Government must pay the difference.

"I'll get the money somehow," was the promise of E. T. Longenecker, local federal administrator. At present it is the understanding that the deficits are made up from the President's handy fund, which Congress set up to meet just such emergencies. The truckers believe that government aid must be given, because, broadly speaking, they are going broke. This statement was made at the headquarters of the common carrier truckers in Washington, where is housed the American Trucking Associations, Inc.:

"At the close of 1944 at least one-third of the truck companies engaged in common carrying will be in the red.

"In August, 1944, of 272 companies operating in 40 states, 86 reported deficits, and 81 lost money in July. These are among the largest and more responsible companies.

"The average age of 'For Hire' trucks in Wisconsin is 60 months. This may be the country-wide average. Maintenance is becoming more difficult because of increased costs, lack of mechanics, and spare parts. The presumption is that, at the end of the war, at least one-third of the common carrier fleet must be junked.

"Trucking companies before the war often bought on an 18-month financing plan. They anticipate that, when peace comes they must ask for four or five years' credit on their new equipment."

## Trucks are wearing out

MEANWHILE the war demands on truckers have not been materially lessened. In proportion as industry is returned to a peace-time basis truck hauling will presumably increase. The work of reconstituting wartime factories to peace-time use will for a time make up for any falling off in the strictly war tonnage.

And the trucks are slowly, surely, rattling to pieces.

They will be saved because they cannot be spared.

The big year in the trucking business was 1941. Big in several ways. The roads seemed to be crawling with long haul, short haul and medium distance trucks of all weights and sizes. Some of the trucks were privately owned and are not to be confused with the common carriers in which freight of many sorts was carried for the manufacturers. There were marketing trucks, oil, gas and milk trucks, vegetable oils and medicine trucks. There were 1,500,000 trucks on farms alone and trucks for city hauling. In that year 823,205 trucks were made.

The railroads might not have relished truck competition but were no longer shying violently at the word. Some had instituted feeder lines to service outly-

ing territories and were cooperating with the common carrier truck lines that hauled freight to and from their stations. The trucks were still embarrassed by the state highway barriers, which imposed different weight and length restrictions, and sometimes forced uneconomical use of trucks on long hauls, or transference of loads at state lines.

Broadly speaking the truckers seem to have been on top of the world.

This might be traced back to the incredible quality of the American truck. It is the toughest vehicle in the world, not barring tanks.

Another credit must be given to the growing needs of a country that had stopped wearing father's reconverted breeches and was beginning to buy its own clothes. It had made mistakes and it stumbled now and then but it was traveling faster and its payloads were greater.

Then the war partially upset everybody's apple cart.

## Production was cut down

IN March, 1942, the production of trucks was partially frozen, because the needs of war were paramount. Only a handful of heavy and medium trucks was built in 1943. A heavy truck is one of gross weight 16,000 pounds or more. The mediums gross from 9,000 to 16,000.

As the need for truck replacement grew, production was slightly increased. In eight months of 1944, 14,230 heavies and 48,688 mediums were built for civilian use, as distinguished from the war trucks. No light trucks were authorized, but in 1945, 20,000 are coming, plus 80,000 mediums, 26,732 light heavies, and 6,678 heavy-heavies, for timber-hauling and like tasks.

Compare this production with the 823,205 of 1941.

Of the 1945 total, probably ten per cent are ear-marked for urgent export demands.

Shortly after the pinch of war began to be felt, the truckers called for new tires. OPA was only able to allow the interstate carriers one spare and a ten per cent reserve. The public is aware of the tire situation, and of the desperate effort to produce synthetic rubber to make up for the loss of the natural rubber of the East.

Costs began to run up for both tires and spare parts. Performance was not up to the prewar standard, labor pay was higher and discounts were cut. At the end of 1944, as has been stated, many companies were in the red.

The War Labor Board ordered a seven cents per hour retroactive increase in wages. Some companies refused to pay, and were taken over. Suits probably will be filed against the Government as a result because, if Government absorbs this added cost in some cases, to keep the trucks rolling, the companies which had surpluses which permitted them to pay the wage increase will certainly ask that this inequity be righted. The contention of the entire industry is that their revenues must be increased if they



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Scotch tape holds a row of rivets in place for you, doesn't it, Rosie... multiplies production on your vital job? Well, yours is just one of the thousands of war or civilian uses for such tape. Obviously, tape production mustn't be interrupted. And quality must remain uniform.

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Somewhere in your plant there is a job that can be done better by a Bowser Meter, Filter, Proportioner, Lubrication System, Oil Conditioner, Pump or one of the many other Bowser products. Write to us today. BOWSER, INC., Fort Wayne 2, Indiana.

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# INSURANCE CALENDAR



On December 31, 1942, a huge fabricating building in a Providence, Rhode Island, shipyard went up in flames. Production losses were said to be slight but property loss was heavy—estimated at more than \$1,000,000. Luckily for

our fighting men, such warplant disasters have been few and far between—thanks to the combined efforts of plant managements, Underwriters' Laboratories, Inc., and the stock fire insurance companies associated with these Laboratories!

1944—DECEMBER has 31 days

"Still miles to go... to Tokio!"

## ASTRONOMICAL CALCULATIONS

EASTERN STANDARD TIME

DEC.	Latitude +30°	Latitude +35°	Latitude +40°	Latitude +45°
	SUNRISE	SUNSET	SUNRISE	SUNSET
1	6:38	5:00	6:49	4:48
6	6:42	5:00	6:54	4:48
11	6:46	5:01	6:58	4:49
16	6:49	5:02	7:01	4:50
21	6:52	5:05	7:04	4:52
26	6:54	5:07	7:06	4:55
31	6:56	5:10	7:08	4:58

DEC.	Latitude +40°	Latitude +45°
	SUNRISE	SUNSET
1	7:02	4:36
6	7:07	4:35
11	7:12	4:35
16	7:15	4:36
21	7:18	4:38
26	7:21	4:41
31	7:22	4:44

DEC.	Latitude +30°	Latitude +40°
	MOONRISE	MOONSET
1	6:44	8:05
3	8:37	9:57
5	10:29	11:24
7	12:23	12:44
9	1:08	1:35
11	2:53	2:38
13	4:44	3:49
15	6:41	5:20
17	8:35	7:12
19	10:16	9:18
21	11:41	11:26
23	12:57	12:30
25	2:13	2:37
27	3:41	4:46
29	5:25	6:49
31	7:19	8:33

To obtain local times of sunrise and sunset for longitudes other than the standard time meridians (i. e., 75°, 90°, 105°, and 120°, for Eastern, Central, Mountain, and Pacific Standard Time), decrease the time four minutes for each degree east of the standard meridian, or increase the time four minutes for each degree west of the standard meridian.

- 1—Fr.—1866, typewriter patent issued to John Pratt.
- 2—Sa.—1918, 1st large A. E. F. unit arrived N. Y.
- 3—Su.—1755, Gilbert Stuart, noted portraitist, born.
- 4—M.—1942, WPA's liquidation ordered.
- 5—Tu.—1916, Lloyd George made British Prime Minister.
- 6—W.—1907, 361 died in Monogah, W. Va., mine fire.
- 7—Th.—Last Quarter, 9:57 A. M., E. S. T.
- 8—Fr.—Why risk being under-insured when property insurance rates are as low as they are today?
- 9—Sa.—1917, British took Jerusalem.
- 10—Su.—1817, Mississippi admitted to the Union.
- 11—M.—1941, Germany-Italy declared war on U. S.
- 12—Tu.—1861, \$10,000,000 losses in fire that wiped out large part of Charleston, S. C.
- 13—W.—1664, New Haven colony's last General Court.
- 14—Th.—1911, Amundsen reached South Pole.
- 15—Fr.—New Moon, 9:34 A. M., E. S. T.
- 16—Sa.—1689, Eng. Parliament passed Bill of Rights.
- 17—Su.—1927, S-4 sunk off Provincetown, Mass.
- 18—M.—1737, death of Stradivarius, violin maker.
- 19—Tu.—Out of every premium dollar paid to stock fire ins. companies, only 2% goes to profits!
- 20—W.—1880, Broadway saw its 1st electric lights.
- 21—Th.—1790, R. I.'s first cotton mill started.
- 22—Fr.—First Quarter, 10:54 A. M., E. S. T.
- 23—Sa.—1657, Hannah Dustin, colonial heroine, born.
- 24—Su.—1914, 1st German air-raid on England.
- 25—M.—Christmas Day.
- 26—Tu.—1776, Battle of Trenton.
- 27—W.—1941, Japs bombed undefended Manila.
- 28—Th.—1917, U. S. Government took over railroads.
- 29—Fr.—Full Moon, 9:38 A. M., E. S. T.
- 30—Sa.—Protect yourself against losses in 1945—have your property insurance reviewed at once!
- 31—Su.—1769, Dartmouth College chartered.

**OBSERVATION for December:** With property insurance rates 40% lower than in 1914, there never was a better time to fill in gaps in coverage caused by the steadily rising replacement prices of the last three years than right now.

**MORAL for December:** Call your Agent or Broker today!

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are to keep going. At the American Trucking Associations the assertion is made that:

"Economies alone will not do the job."

In the meantime the industry feels that ODT is on the way out. The gossip is that Colonel Johnson was made administrator, after Joseph Eastman died, for the purpose of winding it up. An elaborate and extremely costly system of clearances had been set up, which required truckmen to clear in and out with their loads. This has been in large part abandoned and, subject to certain over-all rules, the industry is being permitted to run its own affairs.

The plan of "Joint Services," to which the Justice Department took violent exception, is credited with having saved 44,000,000 vehicle miles—and each big truck has ten tires—and 2,500,000 man hours. The conclusion is that the industry is simply bypassing ODT in an effort to get back to practical methods.

Those methods worked in France as well as they have worked here.

## Trucking is complicated

ONLY here and there is it possible to find an Army officer who knows anything about trucking. As practiced in this country, over our high speed roads and through our innumerable towns, trucking is even more complicated than railroading.

A train dispatcher has at least the assurance that the movements of his trains are limited by two steel rails. A truck dispatcher may control the movements of 3,000 different units, all operating in a general way on one broad highway, which is fed by lateral roads, subject to washouts, bridge breakdowns, and bothered by blowouts, engine failures, axle breaks and gremlins.

Men who can handle that traffic were the men the Army needed when the war developed a sudden bulge toward Germany.

So they were called in. A truck expert today is a jewel in the eyes of General "Ike" Eisenhower.

Lieut. Gen. John C. H. Lee, commanding general of the Zone of Communications, is the supreme boss of the Red Ball Line and its affiliations. He is extremely efficient, neat, stiff, and formal. He is reputed to know just what he wants done, which is essentially to get men and material up front in a hurry.

Usually the trucks unload 30 miles back of the lines, but on occasion they are taken so far forward that tanks rumble alongside to take on ammunition and gas. A good many of the trucks are ten-wheelers—"Superman" to their drivers—which can do 40 miles an hour loaded to the guards and hauling a laden trailer. They are marked by a brilliant red disk, which gives them full priority, and they stop for nothing.

"If you have any trouble ditch the truck," is the order.

Ordinarily they run on a 75 foot clearance at an average speed of 25 miles an hour. The fact that they may be under enemy fire or that bombers are raiding



the road is of no consequence. They keep going unless they are blasted off the road. If they are deroaded, a repair unit pulls alongside in an incredibly short time and makes whatever repairs are possible.

At convenient intervals Red Cross clubmobiles offer hot coffee and doughnuts. Red Ball drivers on all four of the one-way roads, drive half the distance, get off, eat, wash their faces—if possible, cuddle into blankets for a few hours sleep, and then drive back. As yet there has been relatively little driving with empty trucks, because enough enemy equipment has been captured plus prisoners and wounded, to provide return loads.

There have been lost convoys.

An officer who must have ammunition for his guns, if he is to hold his position, is likely to take that ammunition where he finds it. A convoy may have priorities all over it, and be bound for another outfit up the road. But there have been times when the first man to the convoy got it. From a strictly military point of view this is reprehensible. It is reported that, whereas a thoroughly indoctrinated officer has difficulty resisting the raids of fighters in need, the truck men imported from The States do pretty well:

"I'll let you have so much," a truck man will say, "but if you or anybody else thinks he can, by gosh, hijack a train I'm driving he's got, by gosh, to show me."

### Roads are patrolled

TWO engineer regiments keep the roads open. Ordnance patrols keep the trucks rolling, six mobile radio stations handle traffic orders and inform Military Police on road and enemy conditions. Four Army trunk lines connect with the Army switchboards at Paris.

From this angle it appears that the whole system is based on the plan the truckmen use at home.

The larger truck companies get every inch of distance and pound of cargo out of their trucks by rigid attention to maintenance. Listen to the next ten-wheeler you pass on the road and note how steadily its engine ticks. The men are carefully selected. Under ICC regulations a driver must be 21 years old, in certified physical condition, may not drive more than 60 hours in a week or more than ten hours in 24, and must have eight hours rest each day.

The companies usually provide sleeping quarters at the end of each run, and either give meals or meal money to the long haul men. The idea that a truckman is a soused tough is out of date.

The war loads are often valued at \$200,000. The trucking companies may not know what are the loads. That's secret. They cannot get full insurance, because no facts are available. The loads are carried long distances at high speed but the losses are incredibly low.

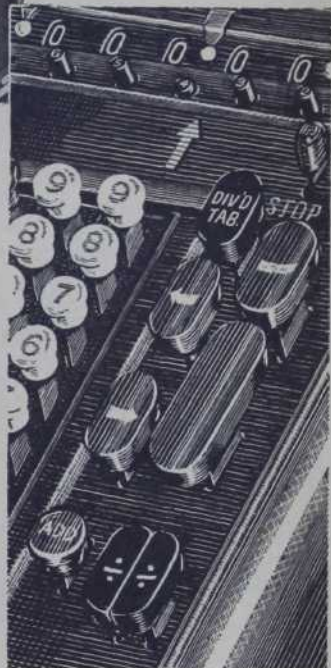
No wonder the Red Ball Lines, high-tailing four ways through hell, are efficiently operated. The men know how.

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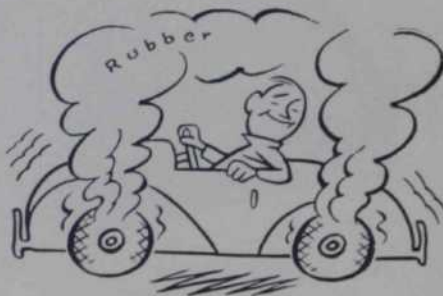
★ WRITE FOR CATALOG ★

DOMORE CHAIR COMPANY, INC.  
ELKHART, INDIANA

# Smell Something Burning?

A MOTORCYCLE OFFICER, resting  
a few moments along a Colorado high-  
way, looked up as a car shot by at a rate  
not only exceeding victory speed, but the  
speed any sensible driver travels at any  
time. In a matter of seconds he was  
after him; in a few miles he had over-  
taken him and waved him to a stop at  
the side of the road.

To the credit of that officer, he did



Bulleting along at 85 miles an  
hour, he stopped when . . .

not ask: "Where do you think you're  
going—to a fire?" Instead, he casually  
inquired: "Say, buddy, don't you know  
you're burning up valuable rubber?"

Until his last day on the force the offi-  
cer probably will remember the answer.

"Sure I'm burning up rubber," said  
the culprit with a grin; "that's my job."  
Thereupon he produced credentials to  
prove it.

Bill Grigsby, the offending motorist,  
is a test car driver. In the past 20 years  
he has driven about 2,000,000 miles for  
the Pharis Tire & Rubber Co., Newark,  
O., with but one purpose—to burn up  
passenger car tires.

The fact that some present-day syn-  
thetic tires are known to hold up for  
35,000 miles and more, whereas the  
earliest products of American-made  
rubber rarely achieved 10,000 miles, is  
due in part to the efforts of Bill Grigsby  
and others of his kind. Rubber research  
men and laboratory and factory tech-  
nicians can tell you how they think a  
tire should perform, but the one real  
test is the road test.

In the summer of 1943 Grigsby spent  
30 days in the desert around Phoenix,  
Ariz. With the mercury boiling between  
120 and 140 degrees he drove each day  
between Phoenix and El Centro, Calif.,  
a distance of 500 miles, to observe the  
effect of desert and extreme-heat con-  
ditions on synthetic tires.

As a rule Bill doesn't confine himself  
to desert locale in his choice of proving  
grounds. He usually takes the roads as  
they come, figuring that will give him a  
truer test of tire wearability. His yearly  
mileage is more than 100,000 miles, and  
he has worn out 23 cars.

Going back to the law, Bill likes cops.  
He has even helped them apprehend a  
criminal. Back in 1929 he picked up a  
hitchhiker in Jacksonville, Fla.

"I didn't think much about it," Bill  
says, "until we stopped at Waycross,  
Ga., for lunch. For a hitchhiker he had  
a roll of bills that looked like a victory  
gardener's dream of a lettuce crop. That  
made me suspicious. When we reached  
Columbia, S. C., those suspicions were  
verified when he offered to cut me in  
on a little 'money-making deal.' A few  
miles later I casually stopped to ask an  
officer for road information, whispered  
a few extra words in the officer's ears  
and the pinch was made."

Bill never uses his semiofficial status  
to show up the law. He once was bullet-  
ing along at 85 miles an hour when he  
passed a motorcycle cop going the other  
way. Through his rear-vision mirror he



He saw the policeman wheel  
—and highball after him

saw the cop stop, wheel around—and  
come highballing after him. Bill simply  
stopped, waited for the officer to come  
alongside, then showed his credentials.

The incident had an amusing after-  
math. Two weeks later a different officer  
hailed him on the same road.

"You're Grigsby, the Pharis tire test-  
er, aren't you?" he asked.

"Sure," Bill replied. "How'd you  
know?"

"My buddy told me about meeting up  
with you a couple of weeks ago, and he  
says he never could have caught you if  
you hadn't stopped."

Bill Grigsby punctures more than an  
occasional tire—he takes the wind out  
of a number of popular beliefs. Take  
that cherished male illusion that women  
drivers are something that shouldn't be:

"I've seen plenty of women handle  
cars a lot better than many men."

Truck drivers, as a class, have fre-  
quently been accused of being road  
hogs, but Bill claims they're more cour-  
teous than most passenger car drivers.  
The same goes for taxi drivers, in Bill's  
opinion.

But there is a definite menace to life





The Champion, Florida-bound through Carolina marshes

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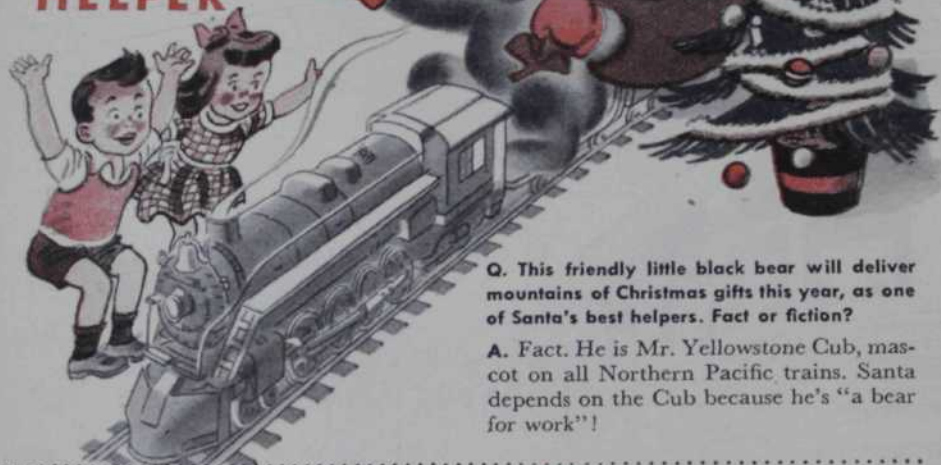
REG. U. S. PAT. OFF.

**Budd**



# FACT OR FICTION?

## A 47-SECOND TEST ON SANTA'S HELPER



**Q.** This friendly little black bear will deliver mountains of Christmas gifts this year, as one of Santa's best helpers. Fact or fiction?

**A.** Fact. He is Mr. Yellowstone Cub, mascot on all Northern Pacific trains. Santa depends on the Cub because he's "a bear for work"!



**Q.** Mr. Cub brings you the brighter, glossier, holly for Christmas wreaths from plants nurtured in hothouses. Fact or fiction?

**A.** Fiction. This finer holly grows in abundance out-of-doors, on West Coast lands served by the Northern Pacific.



**Q.** To bring the food for your Christmas dinner, Mr. Cub has to do his "shopping" in forty-eight states. Fact or fiction?

**A.** Fiction. He can serve a magnificent Christmas feast entirely from foods grown in the seven states on "Main Street".



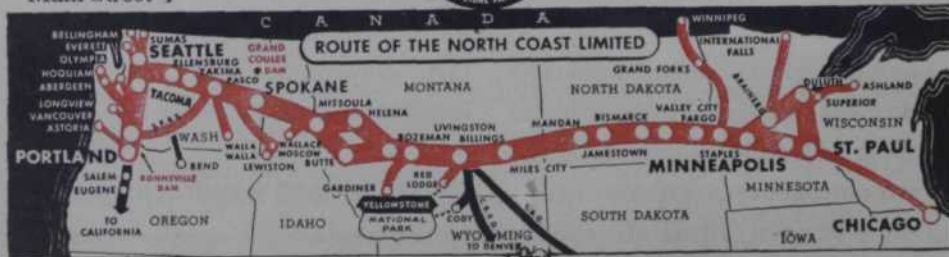
**Q.** One of many special jobs he does for Santa is bringing lovely blonde hair for little girls' dolls. Fact or fiction?

**A.** Fact. Extra-wavy wool from Montana sheep, delivered by N. P. trains, makes gorgeous "hair" for bald-headed dolls.



**Q.** The best Christmas gift of all for the man or woman in uniform often comes from a total stranger. Fact or fiction?

**A.** Fact. It's a seat on the North Coast Limited, for a homeward-bound G.I., provided by some good civilian who *doesn't* travel.



**NORTHERN PACIFIC**  
*Main Street of the Northwest*

and limb on the road—kids with antiquated jalopies.

"Not only are these cars liable to fall apart at any moment," Bill says, "but as many as ten or 12 kids will crowd into them, distracting the driver's attention and making it difficult for him to take necessary precautions."

Those millions of miles of motoring have sharpened Bill's reactions and powers of co-ordination.

Bill offers these rules for safe driving: 1. Always keep a firm grip on the wheel; 2. Take all curves at a safe speed; 3. Observe all traffic rules, particularly "stop" signs; 4. Signal your turns; 5. Keep your car in first-class mechanical condition.—HERBERT BYER

**STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACTS OF CONGRESS OF AUGUST 24, 1912, AND MARCH 3, 1933, OF NATION'S BUSINESS, published monthly at Greenwich, Connecticut and Washington, D. C. for October 1, 1944.**

City of Washington, County of District of Columbia, ss. Before me, a Notary Public in and for the state and county aforesaid, personally appeared Lawrence F. Hurley, who, having been duly sworn according to law, deposes and says that he is the Editor of Nation's Business, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, as amended by the Act of March 3, 1933, embodied in section 537, Postal Laws and Regulations, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are: Publisher, Chamber of Commerce of the U. S. of America, Washington, D. C.; Editor, Lawrence F. Hurley, Washington, D. C.; Managing Editor, Paul McCrea, Washington, D. C.; Business Manager, John F. Kelley, Washington, D. C.

2. That the owner is: Chamber of Commerce of the United States of America, said body being an incorporated organization under the laws of the District of Columbia, its activities being governed by a Board of Directors. The officers are as follows: President: Eric A. Johnston, President, Columbia Electric & Manufacturing Co., Spokane, Wash. Vice Presidents: William K. Jackson, Vice President, United Fruit Company, 1 Federal St., Boston, Mass.; Carlyle Fraser, President, Genuine Parts Company, 475 West Peachtree Street, Atlanta, Ga.; Roy C. Ingersoll, President, Ingersoll Steel & Disc Division, Borg-Warner Corp., 310 S. Michigan Ave., Chicago, Ill.; Bernard F. McLain, Secretary-Treasurer & General Manager, Hart Furniture Company, 1933 Elm Street, Dallas, Texas; Philip W. Pillsbury, President, Pillsbury Flour Mills Company, Metropolitan Building, Minneapolis, Minn.; James W. Spangler, Vice President, Seattle-First National Bank, Seattle, Wash. Treasurer: Ellsworth C. Alvord, Alvord and Alvord, Munsey Building, Washington, D. C. General Manager: Ralph Bradford, Chamber of Commerce, U. S. A., 1615 H Street, N. W., Washington, D. C.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

LAWRENCE F. HURLEY  
(Signature of Editor)

Sworn to and subscribed before me this 27th day of September, 1944.

(Seal)

WALTER HARTLEY  
(My commission expires August 15, 1947)



# Capital Scenes... and What's Behind Them



## One-shot days are done

ONE of the less volatile senators said he could remember when everyone talked about turtle serum. No matter what ailed you one shot would do the trick. The invalid would leap from his bed singing hosannas and dancing sara-bands. The Allies, he said, have been listening to the voice of the turtle.

"We have been thinking we can cure the almost mortal illness of the world by giving it a dose."

No harm done by this thinking, he said. It kept us going in the darker moments. But we are now recognizing that, after the crisis has been passed, we will be in for a long, slow convalescence. The tone of the thinking has changed. Some of our funnier thinkers used to talk of making Germany over. Educating her youth along American pattern. Being stern, certainly, but mostly kind.

It is now dawning on us, he said, that Germany will not want to be made over. We cannot change the Germans with buckets of milk and A-B-C books in primary colors.

## Congress and the peace

HE believes Congress—and he does not draw a party line—will take a far more imperative position in the peacemaking



than most folks expect. Ordinarily, Congress would point toward healing the hurts and getting back to business again and cutting down taxes.

"This war gave us a healthy scare," he said. "The congressmen I've talked to want to relieve business of the handicap of overtaxation as quickly as possible. But they are not kidding themselves. The future holds promise but it also holds a lot of drains. The all-important thing is to guard against the premature arrival of another war."

Congress, he said, is resigned to the fact that safeguarding will cost money.

## Preview of the Army

HE has been doing a good deal of talking around on Capitol Hill, and he has yet to find a man of reputation in politics—and don't forget that politics is a highly skilled profession—who would suggest that our postwar army should have fewer than 1,000,000 men.

"Before the war began, Gen. George Marshall said that 500,000 trained sol-

diers would be enough. But that opinion has changed with the war. The Germans were ahead of the rest of the military world, but if they had it to do all over again they would do it differently."

General Marshall now favors a post-war army of 1,000,000 highly trained specialists. The forces of occupation will be as large as needed, of course, and will be held for as long a time as necessary. Congress agrees, the Senator said. There will be the heartiest assent.

## And plenty of Navy

ANYONE who thinks we will sink another fleet of warships because we trust our fellow men had best take up dancing in the moonlight for a career. He might be rated as an artiste and so evade the man with the net.

"Congress does not trust our fellow men any more," he said. "I do not mean that Congress will not support any plan for some kind of league that seems to make sense. But Congress is back in the keep-your-powder-dry frame of mind. With an intelligent and highly trained army and navy our future safety will be reasonably secure. And that's what we will have."

He said he hoped this prediction will be pinned up on the national wall.

## More and better guns

THE foregoing sentiments are being well received in the Pentagon building. Taking them as they come, the officers—at least, the officers with whom this correspondent has talked—believe our defensive machinery will be maintained after the war. Every-day officers meet and talk with congressmen at committee sessions or social affairs;

"It costs me so much to have my wife's hair done that I've given up my horse," growled a colonel.



The Ordnance Bureau is especially hopeful. If another war comes the Ordnance folk hope to

have guns that can blast any foe off the face of the earth.

## Learned the hard way

IT IS no secret that when we got into the present war our ordnance was deplorable. It is true the Army had been starved.

"We might have made progress sci-

entifically even if we could not have built guns," said one. "We didn't. We are just now beginning to get on even terms with the Germans. Don't think we are as smart as we say we are. In some categories the Germans made us look like suckers."

In fighting aircraft, for example. Our planes are better now, but we took an awful beating. It is a moot question whether our small arms are as good as the Germans have today. The German 88 is rated as the best field piece in the war. Ordnance hopes to create a college of gun makers who will lead the world in artillery designing. A study of the past and present is being made by specialists and scientists.

## Next year in Congress

ONE of the seasoned observers of Congress said that the body makes him think of a tornado. He deprecated the suggestion by one of the Johnny-come-lately correspondents that he was thinking of a big wind.

"A tornado has two movements—one circular and around a kind of empty pipe, and the other forward. A tornado may whirl around its axis for hours and do no harm. But when it moves forward it hurts."

The congressional forward movement, he thinks, has been held up by the war. Meanwhile a score of important things have been talked about but neglected. Now he believes the main movement has been resumed.

## Just one man's opinion

A START has been made on changing the congressional machinery. If the more important functions were placed under the authority of joint committees equipped with competent staffs—the Joint Committee on Internal Revenue Taxation might be taken as a model—legislation could be written in a businesslike way. He believes progress will be made during the year.

"Slowly, mind you, as it should be. Too much speed is to be deprecated, as long as the movement persists."

He thinks the Supreme Court is the problem child of government today, with its tendency to construe laws without regard to the congressional intention. He is certain an effort will be made to damp down the judicial flames. As yet there seems no agreement on what can be done.



## Dry-banking the Missouri

STILL quoting the observer:

"Something will be done to control the Missouri River. But nothing will be done this year. The problem has every-one climbing trees."

Budget Director Smith, for example, has been called on to examine the Missouri problem, with a view to proposing





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an appropriation for inclusion in the next budget, if one is called for. But Mr. Smith finds that, broadly speaking, two senators want the Missouri flood-controlled, two others want it dammed for power-production, and another pair wants the river locked for navigational purposes. Each purpose automatically excludes the other two. (Smith's statement. Not the observer's.)

Even David A. Lilienthal suggests that his TVA cannot be taken as a model for the MVA, because the premises are unlike.

### In this corner, REA

CONGRESS will be compelled to re-examine the Rural Electric Administration, if the observer is right. Reluctantly, perhaps, for REA is set to explode on impact. Also it is established as a government-financed cooperative movement which has brought electricity to thousands of farm homes, and politicians think of it as a live wire.

But the Kentucky Utilities Company wants to extend its own rural lines 704 miles in 64 Kentucky counties to serve a prospective 4,246 customers. REA is in opposition on the ground that this is an infringement of territory it has earmarked for its own future expansion. It would establish the rule that private enterprise must not invade territory now which the government co-op may want at some future time. A new twist to an old chord.

### Lend-lease on the carpet

THERE will be a re-examination of the question of lend-lease, plus a further inquiry into the matter of aid to devastated European countries, and Congress is



—so far as the observer has been able to discover—greatly exercised. The British have asked the privilege of reselling in their export trade

about \$2,000,000,000 of lend-lease non-military supplies. "We are engaged in a common cause," is the British argument in brief. "We have suffered at home. We must have the money to re-establish our financial position."

The request is spotlighting a list of future problems.

### Another World's Series

CONGRESSIONAL leaders seem definitely friendly to Britain. But they are realists. When the war ends there will be an immediate popular demand for cost-cutting. If Britain does not pay for such non-military goods the taxpayer will. If the devastated little countries do not get these or similar goods, which they will need furiously, revolutions may pop all over Europe. Yet is it fair to refuse an ally the goods it needs in order to help the little people who, after all, no matter how greatly they suffered, were not able

to do much toward winning the war? And if the British need these goods to return health to their Treasury, how can they pay us for them? On June 30, 1945, the current lend-lease act may be lapsed or revised, but in the meantime goods manufactured on contract under it may be delivered up to June 30, 1948. The President may accept as payment—

"Any direct or indirect benefit—"

The congressional comment is that the gate seems pretty wide open.

### The Mayor of Berlin

GOSSIP has it—and gossip is sometimes reliable—that Col. Arthur B. Wade of Syracuse, N. Y., is to be the mayor of Berlin. The only importance to be attached to this rumor is that Colonel Wade, at last accounts, was in London and presumably spoke by the book.



"The first thing we will do," he said, "will be to set up a permanent government on the lines the conquered people want. If they call for a king they can have him."

That is a further indication that Germany will be permitted to get herself out of her hole by her own efforts, and presumably at her own costs. Congress may be occasionally free with money, but no one suspects Congress will underwrite a Nazi government. It further supports the understanding that Germany will not be split into states.

### Indians are raiding again

CONGRESS is timidly peering down the lurid vista that has been opened by William R. Carter, of Juneau, Alaska. Mr. Carter points out that, by an opinion written by Nathan Margola, a solicitor of the Interior Department, the Indians of Alaska are protected in their "aboriginal rights," which were not extinguished by Russia when we bought the territory.

"Then Secretary Ickes had written into the laws and regulations for the protection of the Alaskan fisheries a provision which allows Indians to claim exclusive fishing and hunting rights over lands their ancestors have hunted over and waters in which they have fished. Which, broadly speaking, takes in Alaska."

Mr. Carter says this is a serious matter. By some quirk the Indians are claiming lands and waters that have a fine cash value right now. He says Alaska may be ruined, and Congress will unquestionably look into it. Many members of Congress have no pulsating love for the Interior Department, anyhow, what with the seizure by the Government of farming and grazing lands for "national monuments" and what not.

It is a thought that we have broken many treaties with Indians, and there is no way to stop us breaking another.



# THESE ARE MEN...

In foreign lands . . .  
On South Pacific islands . . .  
Under perilous seas . . .  
They have left their youth.

These are *men*, who come home again to stand large in little rooms and finger with their restless hands the books and cups, and look with stranger's eyes at pictures and pennants on the walls . . .

These are *men* who have put behind them boyhood things; who have learned lessons of discipline and command . . .

These are *men* with the power and the spirit and the will to dare anything.

*For they have seen, and been, the power of America at war!*

These men believe that all of America's power to destroy can become the power to create . . .

These men know that if America can unite for war it can unite to build for peace.

These men have faith, not that America has ceased to grow but that America has only begun to grow . . .

That in this land of theirs and ours there can be . . . by the strength of men and women working together, believing together, hoping together . . . new farms, new cities, new homes, new industries, new jobs and new opportunities for all of us to live and grow as free men in a country where there will always be liberty, justice and prosperity for all.

. . . . .

With the conviction that this nation owes to those who have fought and worked to preserve it . . . a strong, a vital and a growing America . . . it is the purpose of this company of men and women to convert its vast productive capacity from war to peace as quickly as possible.

*To double its production of refrigerators and electrical appliances. To triple its production of advanced motor cars.*

This will be our part in the creation of new opportunities . . . in the building of a greater, happier nation. This will be our contribution to an America which will justify the faith of these men in its future.

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This fine old distillery is today the home of **OLD TAYLOR** whiskey—and has been since 1887. Not a single drop of any other whiskey has ever come from this distillery.



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